



P.O. Box 1393
Buffalo, NY 14240-1393

Questions?
Call 1.877.472.2249
TTY 1.800.898.5999
us.hsbc.com
Or write:
HSBC
P.O. Box 9
Buffalo, New York 14240

MDG2022 00261587 00



VERATEX INC
PO BOX 682
NEW YORK NY 10108

This account has been Closed.
Please contact us with any questions.



FUSION SMART

ACCOUNT NUMBER 615-000282

STATEMENT PERIOD 02/01/22 TO 02/23/22

VERATEX INC

BEGINNING BALANCE	\$32,663.35
DEPOSITS & OTHER ADDITIONS	\$17,662.77
WITHDRAWALS & OTHER SUBTRACTIONS	\$50,326.12
ENDING BALANCE	\$0.00

DATE POSTED	DESCRIPTION OF TRANSACTIONS	DEPOSITS & OTHER ADDITIONS	WITHDRAWALS & OTHER SUBTRACTIONS	BALANCE
02/01/22	OPENING BALANCE			\$32,663.35
02/01/22	Check #39742		566.79	\$32,096.56
	Check #39744		424.97	\$31,671.59
02/02/22	ACH CASH DISBURSEMENT GLOBAL PAYMENTS-GLOBAL STL GLOBAL PA GLOBAL STL 8788105004256		304.25	\$31,367.34
	DEPOSIT	8,596.92		\$39,964.26
	Check #39743		7,594.68	\$32,369.58
	Check #39708		344.79	\$32,024.79
	Check #39739		38.94	\$31,985.85
	Check #39737		93.45	\$31,892.40
	Check #39751		364.94	\$31,527.46
02/03/22	ACH CASH CONCENTRATION GLOBAL PAYMENTS-GLOBAL DEP GLOBAL PA GLOBAL DEP 8788105004256	1,360.00		\$32,887.46
02/04/22	DEPOSIT	437.50		\$33,324.96
	Check #39753		2,000.00	\$31,324.96
	Check #39747		1,281.79	\$30,043.17
02/07/22	ACH CASH DISBURSEMENT NYS DTF WT-TAX PAYMNT NYS DTF W Tax Paymnt 000000078749170		569.68	\$29,473.49

CONTINUED ON NEXT PAGE

Please examine your statement at once.

If you change your address, please notify us of your new address.

VERATEX INCORPORATED
039737
1106/210

DATE: 2/2/22 AMOUNT: \$93.45

PAY TO THE ORDER OF: Sutter Health Foundation Corp
1000 Lake Street
Emeryville, CA 94608

VERATEX INCORPORATED

#039737# 00210010880 615000282#

Check: 39737 Date: 2/2/22 Paid: 93.45

VERATEX INCORPORATED
039737
1106/210

DATE: 2/2/22 AMOUNT: \$93.45

PAY TO THE ORDER OF: Sutter Health Foundation Corp
1000 Lake Street
Emeryville, CA 94608

VERATEX INCORPORATED

#039737# 00210010880 615000282#

Back of check 39737

VERATEX INCORPORATED
039739
1106/210

DATE: 2/2/22 AMOUNT: \$38.94

PAY TO THE ORDER OF: Sutter Health Foundation Corp
1000 Lake Street
Emeryville, CA 94608

VERATEX INCORPORATED

#039739# 00210010880 615000282#

Check: 39739 Date: 2/2/22 Paid: 38.94

VERATEX INCORPORATED
039742
1106/210

DATE: 2/1/22 AMOUNT: \$566.79

PAY TO THE ORDER OF: Sutter Health Foundation Corp
1000 Lake Street
Emeryville, CA 94608

VERATEX INCORPORATED

#039742# 00210010880 615000282#

Back of check 39739

VERATEX INCORPORATED
039742
1106/210

DATE: 2/1/22 AMOUNT: \$566.79

PAY TO THE ORDER OF: Sutter Health Foundation Corp
1000 Lake Street
Emeryville, CA 94608

VERATEX INCORPORATED

#039742# 00210010880 615000282#

Check: 39742 Date: 2/1/22 Paid: 566.79

VERATEX INCORPORATED
039742
1106/210

DATE: 2/1/22 AMOUNT: \$566.79

PAY TO THE ORDER OF: Sutter Health Foundation Corp
1000 Lake Street
Emeryville, CA 94608

VERATEX INCORPORATED

#039742# 00210010880 615000282#

Back of check 39742

VERATEX INCORPORATED
039743
1106/210

DATE: 2/2/22 AMOUNT: \$7,594.68

PAY TO THE ORDER OF: Sutter Health Foundation Corp
1000 Lake Street
Emeryville, CA 94608

VERATEX INCORPORATED

#039743# 00210010880 615000282#

Check: 39743 Date: 2/2/22 Paid: 7,594.68

VERATEX INCORPORATED
039743
1106/210

DATE: 2/2/22 AMOUNT: \$7,594.68

PAY TO THE ORDER OF: Sutter Health Foundation Corp
1000 Lake Street
Emeryville, CA 94608

VERATEX INCORPORATED

#039743# 00210010880 615000282#

Back of check 39743

VERATEX INCORPORATED
039744
1106/210

DATE: 2/1/22 AMOUNT: \$424.97

PAY TO THE ORDER OF: Sutter Health Foundation Corp
1000 Lake Street
Emeryville, CA 94608

VERATEX INCORPORATED

#039744# 00210010880 615000282#

Check: 39744 Date: 2/1/22 Paid: 424.97

VERATEX INCORPORATED
039744
1106/210

DATE: 2/1/22 AMOUNT: \$424.97

PAY TO THE ORDER OF: Sutter Health Foundation Corp
1000 Lake Street
Emeryville, CA 94608

VERATEX INCORPORATED

#039744# 00210010880 615000282#

Back of check 39744

VERATEX INCORPORATED
039747
1106/210

DATE: 2/4/22 AMOUNT: \$1,281.79

PAY TO THE ORDER OF: Sutter Health Foundation Corp
1000 Lake Street
Emeryville, CA 94608

VERATEX INCORPORATED

#039747# 00210010880 615000282#

Check: 39747 Date: 2/4/22 Paid: 1,281.79

VERATEX INCORPORATED
039747
1106/210

DATE: 2/4/22 AMOUNT: \$1,281.79

PAY TO THE ORDER OF: Sutter Health Foundation Corp
1000 Lake Street
Emeryville, CA 94608

VERATEX INCORPORATED

#039747# 00210010880 615000282#

Back of check 39747

VERATEX INCORPORATED
039749
1106/210

DATE: 2/18/22 AMOUNT: \$326.93

PAY TO THE ORDER OF: Sutter Health Foundation Corp
1000 Lake Street
Emeryville, CA 94608

VERATEX INCORPORATED

#039749# 00210010880 615000282#

Check: 39749 Date: 2/18/22 Paid: 326.93

VERATEX INCORPORATED
039749
1106/210

DATE: 2/18/22 AMOUNT: \$326.93

PAY TO THE ORDER OF: Sutter Health Foundation Corp
1000 Lake Street
Emeryville, CA 94608

VERATEX INCORPORATED

#039749# 00210010880 615000282#

Back of check 39749

VERATEX INCORPORATED
039751
1106/210

DATE: 2/2/22 AMOUNT: \$364.94

PAY TO THE ORDER OF: Sutter Health Foundation Corp
1000 Lake Street
Emeryville, CA 94608

VERATEX INCORPORATED

#039751# 00210010880 615000282#

Check: 39751 Date: 2/2/22 Paid: 364.94

VERATEX INCORPORATED
039751
1106/210

DATE: 2/2/22 AMOUNT: \$364.94

PAY TO THE ORDER OF: Sutter Health Foundation Corp
1000 Lake Street
Emeryville, CA 94608

VERATEX INCORPORATED

#039751# 00210010880 615000282#

Back of check 39751

VERATEX INCORPORATED
039752
1106/210

DATE: 2/7/22 AMOUNT: \$4,037.60

PAY TO THE ORDER OF: Sutter Health Foundation Corp
1000 Lake Street
Emeryville, CA 94608

VERATEX INCORPORATED

#039752# 00210010880 615000282#

Check: 39752 Date: 2/7/22 Paid: 4,037.60

VERATEX INCORPORATED
039752
1106/210

DATE: 2/7/22 AMOUNT: \$4,037.60

PAY TO THE ORDER OF: Sutter Health Foundation Corp
1000 Lake Street
Emeryville, CA 94608

VERATEX INCORPORATED

#039752# 00210010880 615000282#

Back of check 39752

CONTINUED ON NEXT PAGE

For Consumer Accounts Only:

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Electronic transfers (called transfers below) means a) deposits, withdrawals, or payments made at an ATM or store terminal, b) bill payer transfers c) all other electronic transfers (e.g., payroll deposits, Social Security deposits, insurance payments, etc.).

If you think your statement or receipt is wrong, or if you need more information about a transfer on the statement or receipt, TELEPHONE US OR WRITE TO US AS SOON AS YOU CAN -- USE THE TELEPHONE NUMBER OR ADDRESS ON THE FRONT OF THIS STATEMENT.

We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

© 2022 HSBC Bank USA, National Association
HSBC Bank USA, National Association
Member FDIC.



* *



US259 | BR355 | 10
ROP 450
P.O. Box 7000
Providence, RI 02940

Business Advisor Account Statement

Page 1 of 5

AB 01 006858 94873 H 21 A



VERATEX INC
P O BOX 682
NEW YORK NY 10108-0682

Beginning February 19, 2022
through February 28, 2022

Questions? Contact us today:



CALL:
Business Advisor Customer
Service
1-800-862-6200



VISIT:
Access your account online:
citizensbank.com



MAIL:
Citizens
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

Contents

Important Messages	Page	1
Summary	Page	1
Business Checking	Page	2
Check Image	Page	5

VERATEX INC
Business Advisor Checking
XXXXXX-824-4

Account	Account Number	Balance Last Statement	Balance This Statement
---------	----------------	---------------------------	---------------------------

DEPOSIT BALANCE

Checking

Business Advisor Checking	XXXXXXXX-824-4	NOT AVAILABLE	43,184.66
Total Deposit Balance			
=			43,184.66

LOAN BALANCE

Business Loan*	as of 02/27/22XXXXXXXXXX0026	NOT AVAILABLE	60,337.35
----------------	------------------------------	---------------	-----------

*A statement containing details of this account will be mailed to you separately. If you have questions about your balance, please refer to your detailed statement when it arrives. Coupon book accounts do not receive monthly statements.

Total Loan Balance	
=	60,337.35
Total Relationship Balance	
=	103,522.01

Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement

\$ _____ Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
10/1/11	100.00	10/1/11	100.00
10/2/11	200.00	10/2/11	200.00
10/3/11	300.00	10/3/11	300.00
10/4/11	400.00	10/4/11	400.00
10/5/11	500.00	10/5/11	500.00
10/6/11	600.00	10/6/11	600.00
10/7/11	700.00	10/7/11	700.00
10/8/11	800.00	10/8/11	800.00
10/9/11	900.00	10/9/11	900.00
10/10/11	1000.00	10/10/11	1000.00
10/11/11	1100.00	10/11/11	1100.00
10/12/11	1200.00	10/12/11	1200.00
10/13/11	1300.00	10/13/11	1300.00
10/14/11	1400.00	10/14/11	1400.00
10/15/11	1500.00	10/15/11	1500.00
10/16/11	1600.00	10/16/11	1600.00
10/17/11	1700.00	10/17/11	1700.00
10/18/11	1800.00	10/18/11	1800.00
10/19/11	1900.00	10/19/11	1900.00
10/20/11	2000.00	10/20/11	2000.00
10/21/11	2100.00	10/21/11	2100.00
10/22/11	2200.00	10/22/11	2200.00
10/23/11	2300.00	10/23/11	2300.00
10/24/11	2400.00	10/24/11	2400.00
10/25/11	2500.00	10/25/11	2500.00
10/26/11	2600.00	10/26/11	2600.00
10/27/11	2700.00	10/27/11	2700.00
10/28/11	2800.00	10/28/11	2800.00
10/29/11	2900.00	10/29/11	2900.00
10/30/11	3000.00	10/30/11	3000.00
10/31/11	3100.00	10/31/11	3100.00
11/1/11	3200.00	11/1/11	3200.00
11/2/11	3300.00	11/2/11	3300.00
11/3/11	3400.00	11/3/11	3400.00
11/4/11	3500.00	11/4/11	3500.00
11/5/11	3600.00	11/5/11	3600.00
11/6/11	3700.00	11/6/11	3700.00
11/7/11	3800.00	11/7/11	3800.00
11/8/11	3900.00	11/8/11	3900.00
11/9/11	4000.00	11/9/11	4000.00
11/10/11	4100.00	11/10/11	4100.00
11/11/11	4200.00	11/11/11	4200.00
11/12/11	4300.00	11/12/11	4300.00
11/13/11	4400.00	11/13/11	4400.00
11/14/11	4500.00	11/14/11	4500.00
11/15/11	4600.00	11/15/11	4600.00
11/16/11	4700.00	11/16/11	4700.00
11/17/11	4800.00	11/17/11	4800.00
11/18/11	4900.00	11/18/11	4900.00
11/19/11	5000.00	11/19/11	5000.00
11/20/11	5100.00	11/20/11	5100.00
11/21/11	5200.00	11/21/11	5200.00
11/22/11	5300.00	11/22/11	5300.00
11/23/11	5400.00	11/23/11	5400.00
11/24/11	5500.00	11/24/11	5500.00
11/25/11	5600.00	11/25/11	5600.00
11/26/11	5700.00	11/26/11	5700.00
11/27/11	5800.00	11/27/11	5800.00
11/28/11	5900.00	11/28/11	5900.00
11/29/11	6000.00	11/29/11	6000.00
11/30/11	6100.00	11/30/11	6100.00
12/1/11	6200.00	12/1/11	6200.00
12/2/11	6300.00	12/2/11	6300.00
12/3/11	6400.00	12/3/11	6400.00
12/4/11	6500.00	12/4/11	6500.00
12/5/11	6600.00	12/5/11	6600.00
12/6/11	6700.00	12/6/11	6700.00
12/7/11	6800.00</		

3 Subtotal by adding 1 and 2

= \$

Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

[illegible]

5 Subtract 4 from 3. This should match your checkbook register balance.

= \$									
1000	1000000	1	1000000	1	1000000	1	1000000	1	1000000
Total									

CUSTOMER SERVICE

CUSTOMER SERVICE
If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

**Citizens
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001**

Change of Address

Change of Address
Please call the number shown at the front of your statement to notify us of a change of address.

DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE

DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE
Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

Citizens is a brand name of Citizens Bank, N.A.

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers

**In Case of Errors or Questions About Your Electronic Transfers
(For Consumer Accounts Used Primarily for Personal, Family or Household
Purposes)**

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information

For consumer accounts used primarily for personal, family, or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

(For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.)

OVERDRAFT LINES OF CREDIT

BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement:

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.
In your letter, give us the following information:

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

Calculating your interest Charge

Calculating your interest charge
We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

Calculating your Average Daily Balance

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

Credit Bureau Reporting

Credit Bureau Reporting
We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens.