Citizens

US259 | BR355 | 25
ROP 450
P.O. Box 7000
Providence, RI 02940

Business Advisor Account Statement

Beginning September 01, 2022
through September 30, 2022

AB 01 001616 25403 H 9 A

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

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

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Business Overdraft Pass - Small overdrafts get a pass. Effective August 29, 2022, no Overdraft Fee will be charged on any overdraft item of $5 or less ($10 or less for Business Advisor Checking®) or when your account is overdrawn and the total overdrawn amount at the end of the same business day is $5 or less ($10 or less for Business Advisor Checking). Business Overdraft Pass comes with all business checking and money market accounts, no need to enroll. If you have questions about these changes, please call us at the number listed at the top of your statement.

Contents

VERATEX INC
Business Advisor Checking
XXXXXX-824-4

Business Advisor Checking Summary

Account		*Account Number*	*Balance Last Statement*	*Balance This Statement*
DEPOSIT BALANCE				
Checking				
Business Advisor Checking		XXXXXXXX-824-4	34,273.32	14,291.49
				Total Deposit Balance
			=	14,291.49
LOAN BALANCE				
Business Loan*	as of 09/29/22	XXXXXXXXXX0026	60,337.35	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
= 74,628.84

Please See Additional Information on Next Page

Business Advisor Checking for XXXXXX-824-4

Balance Calculation

Previous Balance		34,273.32
Checks	-	48,992.11
Debits	-	3,042.27
Deposits & Credit	+	32,052.55
Current Balance	=	14,291.49

You can waive the monthly maintenance fee of $25.00 by maintaining a monthly combined balance of $35,000 or an average daily balance in your checking account of $10,000.

Your monthly combined balance used to qualify this statement period is $76,292

Your average daily checking balance used to qualify this statement period is: $16,225

Your next statement period will end on October 31, 2022.

TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 824-4

Checks *(Note - checks that are present out of numeric sequence are denoted with an asterisk (*))*

Check #	Amount	Date	Check #	Amount	Date
39999	326.93	09/28	40065	113.49	09/13
40036*	326.93	09/28	40066	3,000.00	09/09
40037	181.22	09/12	40067	5,814.00	09/12
40050*	2,895.26	09/07	40068	1,300.88	09/27
40053*	7,594.68	09/07	40069	851.80	09/12
40054	424.97	09/07	40070	46.62	09/20
40055	14,346.75	09/07	40071	118.44	09/20
40057*	2,267.28	09/12	40072	23.23	09/20
40058	100.00	09/13	40073	352.90	09/19
40060*	1,176.50	09/07	40074	219.13	09/19
40062*	326.93	09/28	40075	2,954.96	09/22
40063	181.22	09/12	40076	2,849.28	09/19
40064	1,198.71	09/14			

Previous Balance 34,273.32

Total Checks - **48,992.11**

Debits **

***May include checks that have been processed electronically by the payee/merchant.*

Total Debits - **3,042.27**

Date	Amount	Description
Other Debits		
09/02	77.39	GLOBAL PAYMENTS GLOBAL STL 202209 8788105004256
09/06	374.18	NYS DTF WT Tax Paymnt 220906 000000088305810
09/09	1,461.54	IRS USATAXPYMT 090922 270265290729061
09/12	773.43	IRS USATAXPYMT 091222 270265595969994
09/14	337.73	Citizens Bank, N COMM LOANS 220914 880880000200143
09/28	18.00	SERVICE CHARGE WIRE TRANSFER FEES

Please See Additional Information on Next Page

Business Advisor Checking for XXXXXX-824-4 Continued

Deposits & Credits

Date	Amount	Description
09/02	12,105.15	COMDATA CASHCD 220902 CH392
09/13	6,004.94	KOMAR ALLIANCE L VENDACHPAY 220913 41195
09/23	2,956.14	DEPOSIT
09/28	1,637.85	DEPOSIT
09/28	2,500.00	INCOMING WIRE TRANSFER (MTS NO.220928008573)
09/30	6,569.27	DEPOSIT
09/30	279.20	DEPOSIT

Total Deposits & Credits

\+ **32,052.55**

Daily Balance

Date	Balance	Date	Balance	Date	Balance
09/02	46,301.08	09/13	10,749.70	09/23	5,604.84
09/06	45,926.90	09/14	9,213.26	09/27	4,303.96
09/07	19,488.74	09/19	5,791.95	09/28	7,443.02
09/09	15,027.20	09/20	5,603.66	09/30	14,291.49
09/12	4,958.25	09/22	2,648.70		

Current Balance

= **14,291.49**

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NEWS FROM CITIZENS

Citizens™

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

+ $ ____________
Total of 2

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.

Date/ Check No.	Amount	Date/ Check No.	Amount

- $ ____________
Total of 4

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

= $ ____________
Total

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

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

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

(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:

- 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

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 you 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

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.

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300
Citizens
29-1310/213
039999
Three Hundred Twenty-Six and 93/100 Dollars
Jun 30, 2022 ***************$326.93*
DATE AMOUNT
PAY TO THE ORDER OF
Carolyn J Simon
71 Tonjes Rd.
Callicoon, NY 12723
Veratex Incorporated
AUTHORIZED SIGNATURE
⑈039999⑈ ⑆021313103⑆ 4026018244⑈

39999 09/28/2022 $326.93

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300
Citizens
29-1310/213
040036
Three Hundred Twenty-Six and 93/100 Dollars
Jul 29, 2022 ***************$326.93*
DATE AMOUNT
PAY TO THE ORDER OF
Carolyn J Simon
71 Tonjes Rd.
Callicoon, NY 12723
Veratex Incorporated
AUTHORIZED SIGNATURE
⑈040036⑈ ⑆021313103⑆ 4026018244⑈

40036 09/28/2022 $326.93

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300
Citizens
29-1310/213
040037
One Hundred Eighty-One and 22/100 Dollars
Jul 29, 2022 **************$181.22*
DATE AMOUNT
PAY TO THE ORDER OF
Thomas Marcs
356 W 46th Street
Apt. 1D
New York, NY 10036
Veratex Incorporated
⑈040037⑈ ⑆021313103⑆ 4026018244⑈

40037 09/12/2022 $181.22

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300
Citizens
29-1310/213
040050
40050 Aug 25, 2022 *******$2,895.26
Memo:
DATE AMOUNT
Two Thousand Eight Hundred Ninety-Five and 26/100 Dollars
PAY TO THE ORDER OF
Rebtex Inc.
40 Industrial Parkway
Somerville, NJ 08876
Veratex Incorporated
AUTHORIZED SIGNATURE
⑈040050⑈ ⑆021313103⑆ 4026018244⑈

40050 09/07/2022 $2,895.26

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300
Citizens
29-1310/213
040053
40053 Aug 25, 2022 *******$7,594.68
Memo: ACCT.0950588
DATE AMOUNT
Seven Thousand Five Hundred Ninety-Four and 68/100 Dollars
PAY TO THE ORDER OF
UHS Premium Billing
P.O.BOX 94017
PALATINE, IL 60094-4017
Veratex Incorporated
AUTHORIZED SIGNATURE
⑈040053⑈ ⑆021313103⑆ 4026018244⑈

40053 09/07/2022 $7,594.68

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300
Citizens
29-1310/213
040054
40054 Aug 25, 2022 *********$424.97
Memo: ACCT.0950588
DATE AMOUNT
Four Hundred Twenty-Four and 97/100 Dollars
PAY TO THE ORDER OF
UHS Premium Billing
P.O.BOX 94017
PALATINE, IL 60094-4017
Veratex Incorporated
AUTHORIZED SIGNATURE
⑈040054⑈ ⑆021313103⑆ 4026018244⑈

40054 09/07/2022 $424.97

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300
Citizens
29-1310/213
040055
40055 Aug 25, 2022 ******$14,346.75
Memo:
DATE AMOUNT
Fourteen Thousand Three Hundred Forty-Six and 75/100 Dollars
PAY TO THE ORDER OF
The CIT Group/Commercial Serv.
Orbit Ind.
P.O. Box 1036
Charlotte, NC 28201-1036
Veratex Incorporated
AUTHORIZED SIGNATURE
⑈040055⑈ ⑆021313103⑆ 4026018244⑈

40055 09/07/2022 $14,346.75

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300
Citizens
29-1310/213
040057
40055 Aug 31, 2022 *******$2,267.28
Memo:
DATE AMOUNT
Two Thousand Two Hundred Sixty-Seven and 28/100 Dollars
PAY TO THE ORDER OF
Shawmut Park Avenue LLC
P.O. Box 845750
Boston, MA 02284-5950
Veratex Incorporated
AUTHORIZED SIGNATURE
⑈040057⑈ ⑆021313103⑆ 4026018244⑈

40057 09/12/2022 $2,267.28

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300
Citizens
29-1310/213
040058
One Hundred and 0/100 Dollars
Aug 31, 2022 ***************$100.00*
DATE AMOUNT
PAY TO THE ORDER OF
Austen Vernon
338 East 56th Street
Apt.3
New York, NY 10022
Veratex Incorporated
AUTHORIZED SIGNATURE
⑈040058⑈ ⑆021313103⑆ 4026018244⑈

40058 09/13/2022 $100.00

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300
Citizens
29-1310/213
040060
One Thousand One Hundred Seventy-Six and 50/100 Dollars
Aug 31, 2022 *************$1,176.50*
DATE AMOUNT
PAY TO THE ORDER OF
Claudio A D'Alessio
54 Elston St.
Bloomfield, NJ 07003
Veratex Incorporated
AUTHORIZED SIGNATURE
⑈040060⑈ ⑆021313103⑆ 4026018244⑈

40060 09/07/2022 $1,176.50

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Veratex Incorporated
P.O.Box 682
New York, NY 10108-0682
(212) 683-9300
Citizens
29-1310/213
040062
Aug 31, 2022 ***************$326.93*
DATE AMOUNT
Three Hundred Twenty-Six and 93/100 Dollars
PAY TO THE ORDER OF
Carolyn J Simon
71 Torjes Rd.
Callicoon, NY 12723
Veratex Incorporated
AUTHORIZED SIGNATURE
⑈040062⑈ ⑆021313103⑆ 4026018244⑈

40062 09/28/2022 $326.93

Veratex Incorporated
P.O.Box 682
New York, NY 10108-0682
(212) 683-9300
Citizens
29-1310/213
040063
Aug 31, 2022 ***************$181.22*
DATE AMOUNT
One Hundred Eighty-One and 22/100 Dollars
PAY TO THE ORDER OF
Thomas Marrs
356 W 45th Street
Apt. 1D
New York, NY 10036
Veratex Incorporated
AUTHORIZED SIGNATURE
⑈040063⑈ ⑆021313103⑆ 4026018244⑈

40063 09/12/2022 $181.22

Veratex Incorporated
P.O.Box 682
New York, NY 10108-0682
(212) 683-9300
Citizens
29-1310/213
040064
40064 Sep 1, 2022 *******$1,198.71
DATE AMOUNT
Memo: Acct.4010-150, Unit 3H
One Thousand One Hundred Ninety-Eight and 71/100 Dollars
PAY TO THE ORDER OF
Two Park Ave. Tenants Corp.
AKAM Associates Inc.
P.O. Box 355
Teorsta, NJ 07632
Veratex Incorporated
AUTHORIZED SIGNATURE
⑈040064⑈ ⑆021313103⑆ 4026018244⑈

40064 09/14/2022 $1,198.71

Veratex Incorporated
P.O.Box 682
New York, NY 10108-0682
(212) 683-9300
Citizens
29-1310/213
040065
40065 Sep 1, 2022 **********$113.49
DATE AMOUNT
Memo: 164-390
One Hundred Thirteen and 49/100 Dollars
PAY TO THE ORDER OF
UPS
P.O. Box 809488
Chicago, IL 60680-9488
Veratex Incorporated
AUTHORIZED SIGNATURE
⑈040065⑈ ⑆021313103⑆ 4026018244⑈ ⑈0000011349⑈

40065 09/13/2022 $113.49

Veratex Incorporated
P.O.Box 682
New York, NY 10108-0682
(212) 683-9300
Citizens
29-1310/213
040066
40066 Sep 1, 2022 *******$3,000.00
DATE AMOUNT
Memo:
Three Thousand and 0/100 Dollars
PAY TO THE ORDER OF
Simons HK Properties LLC
Veratex Incorporated
AUTHORIZED SIGNATURE
⑈040066⑈ ⑆021313103⑆ 4026018244⑈

40066 09/09/2022 $3,000.00

Veratex Incorporated
P.O.Box 682
New York, NY 10108-0682
(212) 683-9300
Citizens
29-1310/213
040067
40067 Sep 8, 2022 *******$5,814.00
DATE AMOUNT
Memo:
Five Thousand Eight Hundred Fourteen and 0/100 Dollars
PAY TO THE ORDER OF
The CIT Group/Commercial Serv.
Orbit Ind.
P.O. Box 1036
Charlotte, NC 28201-1036
Veratex Incorporated
AUTHORIZED SIGNATURE
⑈040067⑈ ⑆021313103⑆ 4026018244⑈

40067 09/12/2022 $5,814.00

Veratex Incorporated
P.O.Box 682
New York, NY 10108-0682
(212) 683-9300
Citizens
29-1310/213
040068
40068 Sep 8, 2022 *******$1,300.88
DATE AMOUNT
Memo:
One Thousand Three Hundred and 88/100 Dollars
PAY TO THE ORDER OF
Cherryville Public Warehouse
600 W. Academy Street
P.O. Box 400
Cherryville, NC 28021
Veratex Incorporated
AUTHORIZED SIGNATURE
⑈040068⑈ ⑆021313103⑆ 4026018244⑈

40068 09/27/2022 $1,300.88

Veratex Incorporated
P.O.Box 682
New York, NY 10108-0682
(212) 683-9300
Citizens
29-1310/213
040069
40069 Sep 8, 2022 **********$851.80
DATE AMOUNT
Memo:
Eight Hundred Fifty-One and 80/100 Dollars
PAY TO THE ORDER OF
Gentry Mills Inc.
2035 Kingsley Dr.
Albemarle, NC 28001
Veratex Incorporated
AUTHORIZED SIGNATURE
⑈040069⑈ ⑆021313103⑆ 4026018244⑈

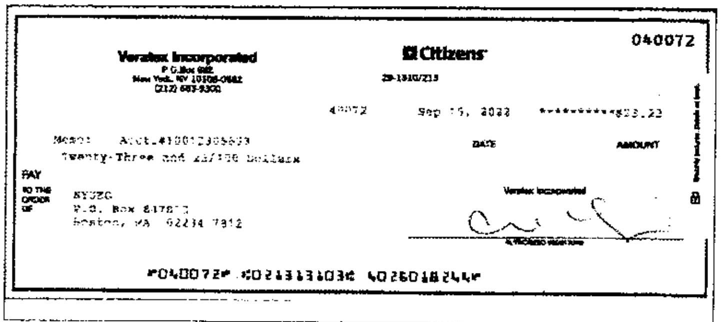
40069 09/12/2022 $851.80

Veratex Incorporated
P.O.Box 682
New York, NY 10108-0682
(212) 683-9300
Citizens
29-1310/213
040070
40070 Sep 15, 2022 ***********$46.62
DATE AMOUNT
Memo: Acct.#10012305693
Forty-Six and 62/100 Dollars
PAY TO THE ORDER OF
NYSEG
P.O. Box 847812
Boston, MA 02284-7812
Veratex Incorporated
AUTHORIZED SIGNATURE
⑈040070⑈ ⑆021313103⑆ 4026018244⑈

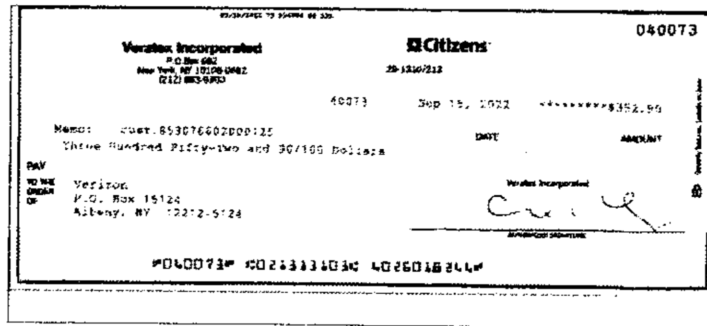
40070 09/20/2022 $46.62

Veratex Incorporated
P.O.Box 682
New York, NY 10108-0682
(212) 683-9300
Citizens
29-1310/213
040071
40071 Sep 15, 2022 **********$118.44
DATE AMOUNT
Memo: Acct.#10012305693
One Hundred Eighteen and 44/100 Dollars
PAY TO THE ORDER OF
NYSEG
P.O. Box 847812
Boston, MA 02284-7812
Veratex Incorporated
AUTHORIZED SIGNATURE
⑈040071⑈ ⑆021313103⑆ 4026018244⑈

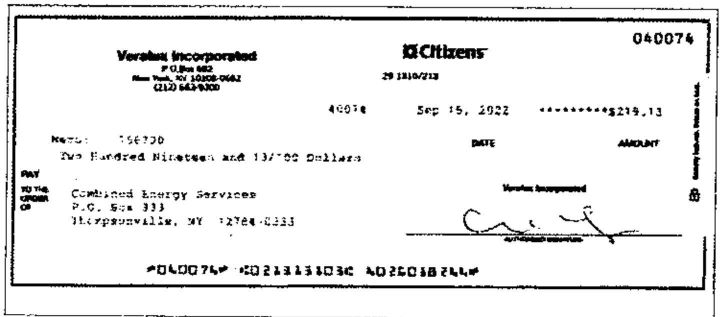
40071 09/20/2022 $118.44


040072
Veratex Incorporated
Citizens
40072 Sep 15, 2022
DATE AMOUNT
Twenty-Three and 23/100 Dollars
PAY TO THE ORDER OF
Veratex Incorporated

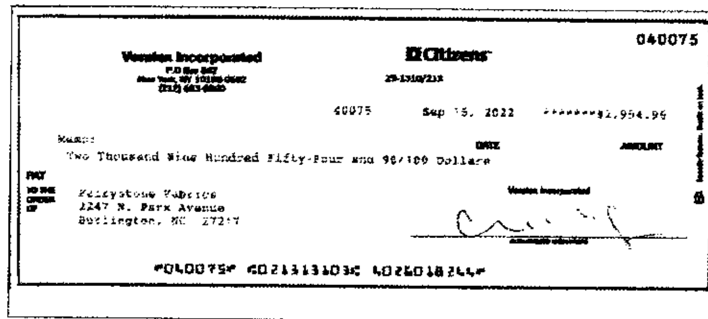
40072 09/20/2022 $23.23


040073
Veratex Incorporated
Citizens
Sep 15, 2022 $352.90
Memo:
DATE AMOUNT
Three Hundred Fifty-Two and 90/100 Dollars
PAY TO THE ORDER OF
Verizon
P.O. Box 15124
Veratex Incorporated

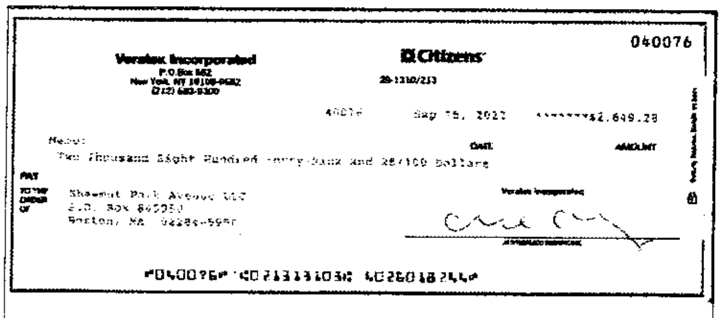
40073 09/19/2022 $352.90


040074
Veratex Incorporated
Citizens
Sep 15, 2022 **********$219.13
Memo:
DATE AMOUNT
Two Hundred Nineteen and 13/100 Dollars
PAY TO THE ORDER OF
Combined Energy Services
P.O. Box 333
Veratex Incorporated

40074 09/19/2022 $219.13


040075
Veratex Incorporated
Citizens
40075 Sep 15, 2022 $2,954.96
Memo:
DATE AMOUNT
Two Thousand Nine Hundred Fifty-Four and 96/100 Dollars
PAY TO THE ORDER OF
2247 N. Park Avenue
Veratex Incorporated

40075 09/22/2022 $2,954.96


040076
Veratex Incorporated
Citizens
$2,849.28
Memo:
DATE AMOUNT
PAY TO THE ORDER OF
Veratex Incorporated

40076 09/19/2022 $2,849.28