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ROP 450  
P.O. Box 7000  
Providence, RI 02940

AB 01 001598 58202 H 10 A



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

Page 1 of 6

Beginning October 01, 2022  
through October 31, 2022

Questions? Contact us today:



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



**VISIT:**  
Access your account online:  
[citizensbank.com](http://citizensbank.com)



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

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VERATEX INC  
Business Advisor Checking  
XXXXXX-824-4

Account	Account Number	Balance Last Statement	Balance This Statement
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**DEPOSIT BALANCE**

**Checking**

Business Advisor Checking	XXXXXXXX-824-4	14,291.49	8,643.84
		<b>Total Deposit Balance</b>	
			8,643.84

**LOAN BALANCE**

Business Loan*	as of 10/30/22XXXXXXXXXX0026	60,337.35	70,337.35
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\*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.

<b>Total Loan Balance</b>	
	70,337.35
<b>Total Relationship Balance</b>	
	78,981.19

Please See Additional Information on Next Page

**Balance Calculation**

Previous Balance		14,291.49
Checks	-	27,305.62
Debits	-	3,569.20
Deposits & Credit	+	25,227.17
<b>Current Balance</b>	=	<b>8,643.84</b>

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 \$73,556

Your average daily checking balance used to qualify this statement period is: \$8,739

Your next statement period will end on November 30, 2022.

**TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 824-4**

<b>Checks</b> (Note - checks that are present out of numeric sequence are denoted with an asterisk (*))						<b>Previous Balance</b>
<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>14,291.49</b>
40077	100.00	10/24	40089	500.00	10/11	<b>Total Checks</b>
40079*	1,281.79	10/04	40090	67.17	10/11	
40082*	181.22	10/31	40091	4,000.00	10/17	<b>27,305.62</b>
40084*	1,497.45	10/03	40092	191.87	10/13	
40085	7,594.68	10/11	40093	1,173.71	10/13	
40086	424.97	10/11	40094	130.00	10/17	
40087	1,612.07	10/11	40095	4,088.13	10/18	
40088	3,462.56	10/17	40096	1,000.00	10/26	

**Debits \*\***

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

<b>Date</b>	<b>Amount</b>	<b>Description</b>	<b>Total Debits</b>
			<b>3,569.20</b>
<b>Other Debits</b>			
10/03	65.83	GLOBAL PAYMENTS GLOBAL STL 202210 8788105004256	
10/11	795.72	IRS USATAXPYMT 101122 270268445219125	
10/11	382.95	NYS DTF WT Tax Paymnt 221011 000000089646072	
10/12	1,486.00	IRS USATAXPYMT 101222 270268585489562	
10/12	59.25	NYS DOL UI Tax Paymnt 221012 000000089687148	
10/14	354.48	Citizens Bank, N COMM LOANS 221014 880880000200143	
10/24	424.97	UNITED HEALTHCAR EDI PAYMTS 221024 350198160199	

Please See Additional Information on Next Page

**Deposits & Credits****Total Deposits & Credits**

<i>Date</i>	<i>Amount</i>	<i>Description</i>	<b>+</b>	<b>25,227.17</b>
10/05	811.44	DEPOSIT		
10/12	5,463.64	DEPOSIT		
10/13	10,000.00	Citizens Bank, N COMM LOANS 221013 880880000200143		
10/24	7,261.10	DEPOSIT		
10/24	940.99	PAYPAL TRANSFER 221021 1023035205659		
10/24	750.00	DEPOSIT		

**Daily Balance****Current Balance**

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<b>=</b>	<b>8,643.84</b>
10/03	12,728.21	10/12	4,798.69	10/18	1,397.94		
10/04	11,446.42	10/13	13,433.11	10/24	9,825.06		
10/05	12,257.86	10/14	13,078.63	10/26	8,825.06		
10/11	880.30	10/17	5,486.07	10/31	8,643.84		

## 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
--------------------	--------	--------------------	--------

[illegible]

**- \$**  
**\_\_\_\_\_**  
**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

**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 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:

**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 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.**

7837

Veritek Incorporated  
P.O. Box 682  
New York, NY 10108-0682  
(212) 685-5900

**Citizens**  
29-1210/213

040077

Sep 30, 2022 \*\*\*\*\*\$100.00\*

One Hundred and 0/100 Dollars

PAY TO THE ORDER OF  
Austin Vernon  
330 East 68th Street  
Apt. 3  
New York, NY 10022

Veritek Incorporated  
*[Signature]*  
AUTHORIZED SIGNATURE

#040077# #021313103# 4026018244#

40077 10/24/2022 \$100.00

Veritek Incorporated  
P.O. Box 682  
New York, NY 10108-0682  
(212) 685-5900

**Citizens**  
29-1210/213

040079

Sep 30, 2022 \*\*\*\*\*\$1,281.79\*

One Thousand Two Hundred Eighty-One and 79/100 Dollars

PAY TO THE ORDER OF  
Claudio A D'Alessio  
54 Elston St.  
Bloomfield, NJ 07003

Veritek Incorporated  
*[Signature]*  
AUTHORIZED SIGNATURE

#040079# #021313103# 4026018244#

40079 10/04/2022 \$1,281.79

Veritek Incorporated  
P.O. Box 682  
New York, NY 10108-0682  
(212) 685-5900

**Citizens**  
29-1210/213

040082

Sep 30, 2022 \*\*\*\*\*\$181.22\*

One Hundred Eighty-One and 22/100 Dollars

PAY TO THE ORDER OF  
Thomas Marco  
355 W 46th Street  
Apt. 1D  
New York, NY 10036

Veritek Incorporated  
*[Signature]*  
AUTHORIZED SIGNATURE

#040082# #021313103# 4026018244#

40082 10/31/2022 \$181.22

Veritek Incorporated  
P.O. Box 682  
New York, NY 10108-0682  
(212) 685-5900

**Citizens**  
29-1210/213

040084

40084 Sep 30, 2022 \*\*\*\*\*\$1,497.45

Memo: One Thousand Four Hundred Ninety-Seven and 45/100 Dollars

PAY TO THE ORDER OF  
Shawmut Park Avenue LLC  
P.O. Box 845850  
Boston, MA 02284 5950

Veritek Incorporated  
*[Signature]*  
AUTHORIZED SIGNATURE

#040084# #021313103# 4026018244#

40084 10/03/2022 \$1,497.45

Veritek Incorporated  
P.O. Box 682  
New York, NY 10108-0682  
(212) 685-5900

**Citizens**  
29-1210/213

040085

40085 Sep 30, 2022 \*\*\*\*\*\$7,594.68

Memo: ACCT.0980588  
Seven Thousand Five Hundred Ninety-Four and 68/100 Dollars

PAY TO THE ORDER OF  
URS Premium Billing  
P.O. Box 94017  
PALATINE, IL 60094-4017

Veritek Incorporated  
*[Signature]*  
AUTHORIZED SIGNATURE

#040085# #021313103# 4026018244#

40085 10/11/2022 \$7,594.68

Veritek Incorporated  
P.O. Box 682  
New York, NY 10108-0682  
(212) 685-5900

**Citizens**  
29-1210/213

040086

40086 Sep 30, 2022 \*\*\*\*\*\$424.97

Memo: ACCT.0980588  
Four Hundred Twenty-Four and 97/100 Dollars

PAY TO THE ORDER OF  
URS Premium Billing  
P.O. Box 94017  
PALATINE, IL 60094-4017

Veritek Incorporated  
*[Signature]*  
AUTHORIZED SIGNATURE

#040086# #021313103# 4026018244#

40086 10/11/2022 \$424.97

Veritek Incorporated  
P.O. Box 682  
New York, NY 10108-0682  
(212) 685-5900

**Citizens**  
29-1210/213

040087

40087 Oct 6, 2022 \*\*\*\*\*\$1,612.07

Memo: One Thousand Six Hundred Twelve and 7/100 Dollars

PAY TO THE ORDER OF  
Shawmut Park Avenue LLC  
P.O. Box 845950  
Boston, MA 02284-5950

Veritek Incorporated  
*[Signature]*  
AUTHORIZED SIGNATURE

#040087# #021313103# 4026018244#

40087 10/11/2022 \$1,612.07

Veritek Incorporated  
P.O. Box 682  
New York, NY 10108-0682  
(212) 685-5900

**Citizens**  
29-1210/213

040088

40088 Oct 6, 2022 \*\*\*\*\*\$3,462.56

Memo: Three Thousand Four Hundred Sixty-Two and 56/100 Dollars

PAY TO THE ORDER OF  
Brewer Bros.  
P.O. Box 640  
Hawthorne, NJ 07507-0640

Veritek Incorporated  
*[Signature]*  
AUTHORIZED SIGNATURE

#040088# #021313103# 4026018244#

40088 10/17/2022 \$3,462.56

Veritek Incorporated  
P.O. Box 682  
New York, NY 10108-0682  
(212) 685-5900

**Citizens**  
29-1210/213

040089

40089 Oct 7, 2022 \*\*\*\*\*\$500.00

Memo: Five Hundred and 0/100 Dollars

PAY TO THE ORDER OF  
Simone HK Properties LLC

Veritek Incorporated  
*[Signature]*  
AUTHORIZED SIGNATURE

#040089# #021313103# 4026018244#

40089 10/11/2022 \$500.00

Veritek Incorporated  
P.O. Box 682  
New York, NY 10108-0682  
(212) 685-5900

**Citizens**  
29-1210/213

040090

40090 Oct 7, 2022 \*\*\*\*\*\$67.17

Memo: Sixty-Seven and 17/100 Dollars

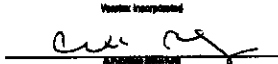
PAY TO THE ORDER OF  
McNaster-Carr  
P.O. Box 7690  
Chicago, IL 60680-7690

Veritek Incorporated  
*[Signature]*  
AUTHORIZED SIGNATURE

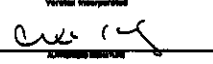
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40090 10/11/2022 \$67.17

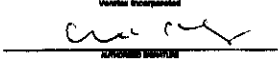
001598 3/3

Veritek Incorporated P.O. Box 692 New York, NY 10108-0692 010 663-9900		Citizens 20-1010/213		040091
40091		Oct 7, 2022	*****\$4,000.00	
Memo: Four Thousand and 0/100 Dollars		DATE	AMOUNT	
PAY TO THE ORDER OF	Rosenthal & Rosenthal Southeast Aahfer Enterprises Inc. P.O. Box 88926 Chicago, IL 60695-1926	Veritek Incorporated 		
#040091# 4021313103# 4026018244# #0000400000#				

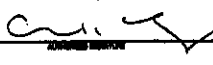
40091 10/17/2022 \$4,000.00

Veritek Incorporated P.O. Box 692 New York, NY 10108-0692 010 663-9900		Citizens 20-1010/213		040092
40092		Oct 7, 2022	*****\$191.87	
Memo: 029603-000 One Hundred Ninety-One and 87/100 Dollars		DATE	AMOUNT	
PAY TO THE ORDER OF	Standard Security Life Ins. P.O. Box 3875 Clinton, IA 52733-3875	Veritek Incorporated 		
#040092# 4021313103# 4026018244#				

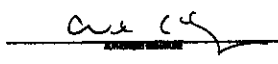
40092 10/13/2022 \$191.87

Veritek Incorporated P.O. Box 692 New York, NY 10108-0692 010 663-9900		Citizens 20-1010/213		040093
40093		Oct 7, 2022	*****\$1,173.71	
Memo: Acct.#010-180, Unit 9H One Thousand One Hundred Seventy Three and 71/100 Dollars		DATE	AMOUNT	
PAY TO THE ORDER OF	Jan Park Ave. Tonantz Corp. AFAM Administrators Inc. P.O. Box 355 Elizabeth, NJ 07630	Veritek Incorporated 		
#040093# 4021313103# 4026018244#				

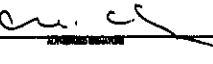
40093 10/13/2022 \$1,173.71

Veritek Incorporated P.O. Box 692 New York, NY 10108-0692 010 663-9900		Citizens 20-1010/213		040094
40094		Oct 13, 2022	*****\$130.00	
Memo: One Hundred Thirty and 0/100 Dollars		DATE	AMOUNT	
PAY TO THE ORDER OF	Rebtek Inc. 40 Industrial Parkway Somerville, NJ 08876	Veritek Incorporated 		
#040094# 4021313103# 4026018244#				

40094 10/17/2022 \$130.00

Veritek Incorporated P.O. Box 692 New York, NY 10108-0692 010 663-9900		Citizens 20-1010/213		040095
40095		Oct 14, 2022	*****\$4,088.13	
Memo: Four Thousand Eighty-Eight and 13/100 Dollars		DATE	AMOUNT	
PAY TO THE ORDER OF	Fairytone Fabrics 2247 N. Park Avenue Burlington, NC 27217	Veritek Incorporated 		
#040095# 4021313103# 4026018244#				

40095 10/18/2022 \$4,088.13

Veritek Incorporated P.O. Box 692 New York, NY 10108-0692 010 663-9900		Citizens 20-1010/213		040096
40096		Oct 25, 2022	*****\$1,000.00	
Memo: One Thousand and 0/100 Dollars		DATE	AMOUNT	
PAY TO THE ORDER OF	Charles Henry Properties LLC	Veritek Incorporated 		
#040096# 4021313103# 4026018244#				

40096 10/26/2022 \$1,000.00