



US259 | BR355 | 28
 ROP 450
 P.O. Box 7000
 Providence, RI 02940

AB 01 001706 21028 H 10 A



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

Go Paperless
 Scan Code



Business Advisor Account Statement

Page 1 of 7

Beginning March 01, 2023
 through March 31, 2023

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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VERATEX INC
Business Advisor Checking
XXXXXX-824-4

Business Advisor Checking Summary

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
DEPOSIT BALANCE			
Checking			
Business Advisor Checking	XXXXXXXX-824-4	44,375.53	18,592.34
		Total Deposit Balance	
		=	18,592.34

LOAN BALANCE

Business Loan*	as of 03/30/23XXXXXXXXXX0026	76,337.35	76,337.35
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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.

Total Loan Balance

= 76,337.35

Total Relationship Balance

= 94,929.69

Please See Additional Information on Next Page

Business Advisor Checking for XXXXXX-824-4**Balance Calculation**

Previous Balance		44,375.53
Checks	-	56,360.90
Debits	-	3,779.80
Deposits & Credit	+	34,357.51
Current Balance	=	18,592.34

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 \$91,777

Your average daily checking balance used to qualify this statement period is: \$15,455

Your next statement period will end on April 28, 2023.

TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 824-4

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

						Previous Balance
						44,375.53
Check #	Amount	Date	Check #	Amount	Date	Total Checks
40199	13,471.40	03/06	40241	536.55	03/06	56,360.90
40201*	5,506.54	03/03	40242	3,975.40	03/21	
40205*	2,651.35	03/02	40243	300.00	03/16	-
40208*	313.80	03/07	40244	25.00	03/17	
40223*	100.00	03/06	40245	1,679.26	03/16	
40224	2,651.35	03/03	40246	2,098.86	03/20	
40227*	313.80	03/07	40247	350.98	03/16	
40228	181.22	03/06	40249*	1,071.80	03/24	
40229	5,346.54	03/02	40250	10.00	03/21	
40230	1,733.45	03/03	40251	1,278.62	03/24	
40233*	3,891.79	03/07	40252	520.73	03/20	
40234	253.90	03/07	40253	1,741.82	03/22	
40235	3,276.10	03/03	40254	1,395.52	03/21	
40240*	1,500.00	03/02	40255	185.12	03/20	

Debits **

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

Date	Amount	Description	Total Debits
			3,779.80
Other Debits			
03/01	382.95	NYS DTF WT Tax Paymnt 230301 000000094695643	
03/02	68.62	GLOBAL PAYMENTS GLOBAL STL 202303 8788105004256	
03/06	18.00	SERVICE CHARGE	
		WIRE TRANSFER FEES	
03/07	2,281.72	IRS USATAXPYMT 030723 270346680291088	
03/09	497.00	SBA LOAN PAYMENT 230308 0000	
03/14	519.51	Citizens Bank, N COMM LOANS 230314 880880000200143	
03/31	12.00	SERVICE CHARGE	
		WIRE TRANSFER FEES	

Please See Additional Information on Next Page

Business Advisor Checking for XXXXXX-824-4 Continued
Deposits & Credits

			Total Deposits & Credits	
<i>Date</i>	<i>Amount</i>	<i>Description</i>	+	34,357.51
03/01	4,458.50	DEPOSIT		
03/06	3,971.18	INCOMING WIRE TRANSFER (MTS NO.230306007493)		
03/07	3,578.85	DEPOSIT		
03/15	4,312.90	DEPOSIT		
03/15	1,468.90	DEPOSIT		
03/16	4,332.00	KOMAR ALLIANCE L VENDACHPAY 230316 41195		
03/29	3,480.00	DEPOSIT		
03/30	2,376.00	DEPOSIT		
03/31	4,294.00	KOMAR ALLIANCE L VENDACHPAY 230331 41195		
03/31	394.80	GLOBAL PAYMENTS GLOBAL DEP 202303 8788105004256		
03/31	1,690.38	INCOMING WIRE TRANSFER (MTS NO.230331001762)		

Daily Balance

						Current Balance	
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	=	18,592.34
03/01	48,451.08	03/14	10,888.47	03/22	8,719.58		
03/02	38,884.57	03/15	16,670.27	03/24	6,369.16		
03/03	25,717.13	03/16	18,672.03	03/29	9,849.16		
03/06	15,381.14	03/17	18,647.03	03/30	12,225.16		
03/07	11,904.98	03/20	15,842.32	03/31	18,592.34		
03/09	11,407.98	03/21	10,461.40				

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.

[illegible]

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

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.

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:

- 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

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. If you believe we have furnished inaccurate or incomplete information to a credit reporting agency, write to us at the consumer service address provided and include your name, address, account number, and description of what you believe is inaccurate or incomplete.

Thank you for banking with Citizens.



Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens

29-1310/213

40199 Jan 20, 2023 *****\$13,471.40

Memo: Thirteen Thousand Four Hundred Seventy-One and 40/100 Dollars

PAY TO THE ORDER OF Wei Chang

Veratex Incorporated
AUTHORIZED SIGNATURE

040199

40199 03/06/2023 \$13,471.40

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens

29-1310/213

40201 Jan 20, 2023 *****\$5,506.54

Memo: Five Thousand Five Hundred Six and 54/100 Dollars

PAY TO THE ORDER OF Wei Chang

Veratex Incorporated
AUTHORIZED SIGNATURE

040201

40201 03/03/2023 \$5,506.54

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens

29-1310/213

40205 Jan 31, 2023 *****\$2,651.35*

Two Thousand Six Hundred Fifty-One and 35/100 Dollars

PAY TO THE ORDER OF Wei Chang
8329 63rd Ave.
Middle Village, NY 11379

Veratex Incorporated
AUTHORIZED SIGNATURE

040205

40205 03/02/2023 \$2,651.35

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens

29-1310/213

40208 Jan 31, 2023 *****\$313.80*

Three Hundred Thirteen and 80/100 Dollars

PAY TO THE ORDER OF Carolyn J Simon
71 Tonjes Rd.
Callicoon, NY 12723

Veratex Incorporated
AUTHORIZED SIGNATURE

040208

40208 03/07/2023 \$313.80

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens

29-1310/213

40223 Feb 28, 2023 *****\$100.00*

One Hundred and 0/100 Dollars

PAY TO THE ORDER OF Austin Vernon
336 East 59th Street
Apt. 3
New York, NY 10022

Veratex Incorporated
AUTHORIZED SIGNATURE

040223

40223 03/06/2023 \$100.00

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens

29-1310/213

40224 Feb 28, 2023 *****\$2,651.35*

Two Thousand Six Hundred Fifty-One and 35/100 Dollars

PAY TO THE ORDER OF Wei Chang
8329 63rd Ave.
Middle Village, NY 11379

Veratex Incorporated
AUTHORIZED SIGNATURE

040224

40224 03/03/2023 \$2,651.35

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens

29-1310/213

40227 Feb 28, 2023 *****\$313.80*

Three Hundred Thirteen and 80/100 Dollars

PAY TO THE ORDER OF Carolyn J Simon
71 Tonjes Rd.
Callicoon, NY 12723

Veratex Incorporated
AUTHORIZED SIGNATURE

040227

40227 03/07/2023 \$313.80

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens

29-1310/213

40228 Feb 28, 2023 *****\$181.22*

One Hundred Eighty-One and 22/100 Dollars

PAY TO THE ORDER OF Thomas Maros
356 W 45th Street
Apt. 1D
New York, NY 10036

Veratex Incorporated
AUTHORIZED SIGNATURE

040228

40228 03/06/2023 \$181.22

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens

29-1310/213

40229 Feb 22, 2023 *****\$5,346.54

Memo: Five Thousand Three Hundred Forty-Six and 54/100 Dollars

PAY TO THE ORDER OF Wei Chang

Veratex Incorporated
AUTHORIZED SIGNATURE

040229

40229 03/02/2023 \$5,346.54

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens

29-1310/213

40230 Feb 22, 2023 *****\$1,733.45

Memo: One Thousand Seven Hundred Thirty-Three and 45/100 Dollars

PAY TO THE ORDER OF Wei Chang

Veratex Incorporated
AUTHORIZED SIGNATURE

040230

40230 03/03/2023 \$1,733.45

Veratex Incorporated
P.O. Box 482
New York, NY 10108-0682
(212) 683-9300

040234

Citizens

29-1310/213

40234 Feb 22, 2023 *****\$253.90

Memo: ACCT.0950588

DATE AMOUNT

Two Hundred Fifty-three and 90/100 Dollars

PAY
TO THE
ORDER
OF

URS Premium Billing
P.O. BOX 94017
PALMATE, IL 60094-4017

Veratex Incorporated

[Signature]

AUTHORIZED SIGNATURE

⑈040234⑈ ⑈026363603⑈ 4026018244⑈

Veratex Incorporated
P.O.Box 682
New York, NY 10108-0682
(212) 983-9900

040235

29-1310/213

40235 Feb 28, 2023 *****\$3,276.10

Memo: 751971001

THREE THOUSAND TWO HUNDRED SEVENTY-SIX AND 10/100 DOLLARS

AMOUNT

PAY TO THE ORDER OF AXA Equitable/Equi-Vest Unit Annuity Collections P.O. Box 13463 Newark, NJ 07188-0463

Veratex Incorporated

[Signature]

AUTHORIZED SIGNATURE

#040235# *02633303# 4026018246# 70000327610#

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

040240

Citizens

29-1310/213

40240

Mar 1, 2023

*****\$1,500.00

Memo:

One Thousand Five Hundred and 0/100 Dollars

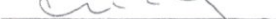
PAY
TO THE
ORDER
OF

Simons HK Properties LLC

DATE

AMOUNT

Veratex Incorporated


AUTHORIZED SIGNATURE

⑈040240⑈ ⑈02433303⑈ 4026018244⑈

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens®

29-1310/213

40241 Mar 1, 2023 *****\$536.55

MEMORANDUM
Five Hundred Thirty-Six and 55/100 Dollars

DATE AMOUNT

PAY
TO THE
ORDER
OF

Combined Energy Services
P.O. Box 333
Thompsonville, NY 12784-C333

Veratex Incorporated

[Signature]

AUTHORIZED SIGNATURE

⑈040241⑈ ⑆02333603⑆ 4026068244⑈

040242

P.O. Box 662, New York, NY 10108
Veratex Incorporated
P.O. Box 640
New York, NY 10108-0640
(212) 683-9300

Citizens'

29-150/213

Memo:

Three Thousand Nine Hundred Seventy-Five and 40/100 Dollars

DATE

AMOUNT

PAY

TO THE ORDER OF

Brawer Bros.
P.O. Box 640
Hawthorne, NJ 07507-0640

Mar 13, 2023 *****\$3,975.40*

Veratex Incorporated

[Signature]

Authorized Signature

⑈040242⑈ ⑆02136303⑆ 4026018244⑈

040243

P.O. Box 682, New York, NY 10108
Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens
29-1310/213

MEMO: Ein 132804148

Three Hundred and 0/100 Dollars

PAY TO THE ORDER OF
NYS Dept. of Taxation and Fin.
Corp-V
P.O. Box 15163
Albany, NY 12212-5163

DATE
Mar 13, 2023

AMOUNT
*****\$300.00**
Veratex Incorporated

Clark
AUTHORIZED SIGNATURE

⑈040243⑈ ⑆02433103⑆ 4026016244⑈

P.O. Box 682 New York, NY 10108
Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

040244

29-1310/213

Memo: EIN13-2804148

Twenty-Five and 0/100 Dollars

PAY
TO THE
ORDER
OF

NYC Dept. of Finance
General Corporation Tax
P.O. Box 3933
New York, NY 10009-3933

DATE

Mar 13, 2023

AMOUNT

*****\$25.00**

Veratex Incorporated

Clark Rump

AUTHORIZED SIGNATURE

⑤ Security Features: Stamps on back

⑈040244⑈ ⑆02633603⑆ 402601844⑈

P.O. Box 682, New York, NY 10108 Veratec Incorporated P.O. Box 682 New York, NY 10108-0682 (212) 683-9300	Citizens' 29-1310/213	040245
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Memo:

One Thousand Six Hundred Seventy-Nine and 26/100 Dollars

PAY TO THE ORDER OF	Shawmut Park Avenue, LLC P.O. Box 845950 Boston, MA 02284-5950	DATE Mar 13, 2023	AMOUNT *****\$1,679.26*
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Charles S. ...
AUTHORIZED SIGNATURE

⑈040245⑈ ⑆0213131031⑆ 4026018244⑈

PAY TO THE ORDER OF	P.O. Box 682, New York, NY 10108 Veratex Incorporated P.O. Box 682 New York, NY 10108-0682 (212) 683-9300	Citizens 29-1310/213	040246
Memo Acct.#010-100 Unit 91	Two Thousand Ninety Eight and 88/100 Dollars	DATE AMOUNT	Security Features: Check one box.
PAY TO THE ORDER OF	Veratex Incorporated P.O. Box 682 New York, NY 10108-0682	\$2,098.00	B
PAY TO THE ORDER OF	Veratex Incorporated P.O. Box 682 New York, NY 10108-0682	\$2,098.00	B
PAY TO THE ORDER OF	Veratex Incorporated P.O. Box 682 New York, NY 10108-0682	\$2,098.00	B
PAY TO THE ORDER OF	Veratex Incorporated P.O. Box 682 New York, NY 10108-0682	\$2,098.00	B
PAY TO THE ORDER OF	Veratex Incorporated P.O. Box 682 New York, NY 10108-0682	\$2,098.00	B
PAY TO THE ORDER OF	Veratex Incorporated P.O. Box 682 New York, NY 10108-0682	\$2,098.00	B
PAY TO THE ORDER OF	Veratex Incorporated P.O. Box 682 New York, NY 10108-0682	\$2,098.00	B
PAY TO THE ORDER OF	Veratex Incorporated P.O. Box 682 New York, NY 10108-0682	\$2,098.00	B

40245	03/16/2023	\$1,679.26	40246	03/20/2023	\$2,098.86
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040249

P.O. Box 602, New York, NY 10108
Veratex Incorporated
P.O. Box 602
New York, NY 10108-0602
(212) 683-9300

Citizens

29-1310/213

Memo.

DATE

AMOUNT

One Thousand Seventy-One and 80/100 Dollars

MAR 13 1973

*****\$1,071.80*



PAY TO THE ORDER OF

Cherryville Public Warehouse
800 W. Academy street
P.O. Box 400
Cherryville, NC 28021



[Signature]
AUTHORIZED SIGNATURE

⑈040249⑈ ⑈024333403⑈ 4026048244⑈

40249	03/24/2023	\$1,071.80
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P.O. Box 682 New York, NY 10108 Veratex Incorporated P.O. Box 682 New York, NY 10108-0682 (212) 683-9300		040251
		
		29-1310/213
Memo:		
One Thousand Two Hundred Seventy-Eight and 62/100 Dollars		DATE
		AMOUNT
		Mar 15, 2023
		*****\$1,278.62*
Cherryville Public Warehouse 800 W. Academy street P.O. Box 400 Cherryville, NC 28021		Veratex Incorporated  AUTHORIZED SIGNATURE
PAY TO THE ORDER OF		
⑆040251⑆ ⑆02636303⑆ 40260624⑆		

40251	03/24/2023	\$1,278.62
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P.O. Box 682, New York, NY 10108 Veratex Incorporated P.O. Box 682 New York, NY 10108-0682 (212) 688-9300			040253
Memo:		29-1310/213	
One Thousand Seven Hundred Forty-One and 82/100 Dollars		DATE	AMOUNT
PAY TO THE ORDER OF	Creative Dyeing & Finishing 1675 Garfield Dr. Gastonia, NC 28062	Mar 15, 2023	*****\$1,741.82*
		Veratex Incorporated	
			
		K-60000 (REV. 7/82)	

40253	03/22/2023	\$1,741.82
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P.O. Box 682 New York, NY 10108
Verstex Incorporated
 P.O. Box 682
 New York, NY 10108-0682
 (212) 688-9800

Citizens
 29-1310/213

040255

Memo:

One Hundred Eighty-Five and 12/100 Dollars

DATE
 Mar 15, 2023

AMOUNT
 *****\$185.12*

PAY
 TO THE
 ORDER
 OF

Glen Raven Transportation
 P.O. Box 602308
 Charlotte, NC 28260-2308

Verastex Incorporated

Chad Linn
 AUTHORIZED SIGNATURE

⑈040255⑈ ⑆026363603⑆ 4026068244⑈

00255	03/20/2023	\$185.12
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