



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

AB 01 001725 66364 H 10 A



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

Go Paperless
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Business Advisor Account Statement

Page 1 of 7

Beginning April 01, 2023
through April 30, 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

Account	Account Number	Balance Last Statement	Balance This Statement
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DEPOSIT BALANCE

Checking

Business Advisor Checking	XXXXXXXX-824-4	18,592.34	39,018.57
		Total Deposit Balance	
		=	39,018.57

LOAN BALANCE

Business Loan*	as of 04/27/23XXXXXXXXXX0026	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	
		=	115,355.92

Please See Additional Information on Next Page

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

Previous Balance		18,592.34
Checks	-	47,807.70
Debits	-	6,418.42
Deposits & Credit	+	74,652.35
Current Balance	=	39,018.57

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 \$103,542

Your average daily checking balance used to qualify this statement period is: \$29,201

Your next statement period will end on May 31, 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
Check #	Amount	Date	Check #	Amount	Date	18,592.34
40256	183.48	04/05	40270	5,181.92	04/20	Total Checks
40257	549.00	04/04	40271	5,906.89	04/20	
40258	1,454.85	04/05	40273*	2,082.00	04/03	47,807.70
40259	633.83	04/04	40274	752.68	04/03	
40260	3,508.02	04/03	40276*	1,280.13	04/04	
40261	2,098.86	04/06	40277	1,435.32	04/28	
40262	81.96	04/06	40279*	181.22	04/11	
40263	2,600.00	04/19	40280	330.62	04/21	
40264	13.58	04/21	40281	135.24	04/20	
40265	752.68	04/25	40282	826.03	04/27	
40266	4,145.69	04/21	40283	2,274.76	04/20	
40267	1,080.94	04/20	40299*	1,500.00	04/05	
40269*	8,818.00	04/26				

Debits **

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

Date	Amount	Description	Total Debits
			6,418.42
Other Debits			
04/03	74.11	GLOBAL PAYMENTS GLOBAL STL 202304 8788105004256	
04/10	497.00	SBA LOAN PAYMENT 230407 0000	
04/14	586.85	Citizens Bank, N COMM LOANS 230414 880880000200143	
04/14	18.00	SERVICE CHARGE	
		WIRE TRANSFER FEES	
04/17	1,014.27	IRS USATAXPYMT 041723 270350703840542	
04/18	82.50	NYS DTF WT Tax Paymnt 230418 000000098015436	
04/25	3,891.79	UNITED HEALTHCAR EDI PAYMTS 230425 350198129081	
04/25	253.90	UNITED HEALTHCAR EDI PAYMTS 230425 426610029437	

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>	+	74,652.35
04/05	3,870.75	DEPOSIT		
04/14	2,376.00	DEPOSIT		
04/14	1,618.20	A&H SPORTSWEAR PAYMENTS 041223 VER002		
04/14	25,000.00	INCOMING WIRE TRANSFER (MTS NO.230414011301)		
04/19	6,941.86	DEPOSIT		
04/20	31,104.54	DEPOSIT		
04/20	1,365.00	DEPOSIT		
04/21	2,376.00	DEPOSIT		

Daily Balance

						Current Balance	
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	=	39,018.57
04/03	12,175.53	04/14	35,975.30	04/21	54,996.29		
04/04	9,712.57	04/17	34,961.03	04/25	50,097.92		
04/05	10,444.99	04/18	34,878.53	04/26	41,279.92		
04/06	8,264.17	04/19	39,220.39	04/27	40,453.89		
04/10	7,767.17	04/20	57,110.18	04/28	39,018.57		
04/11	7,585.95						

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.

[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

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.

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 within 30 days after the error appears on your report. 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.

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

040256

29-1310/213

Memo: 52671

DATE AMOUNT

One Hundred Eighty-Three and 48/100 Dollars

Mar 31, 2023 *****\$183.48*

PAY TO THE ORDER OF Wicker Services Inc.
P.O. Box 1398
2650 Tucker Street Extension
Burlington, NC 27215

Veratex Incorporated

1040256 10213131031 4026018244

40256

04/05/2023

\$183.48

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

040257

29-1310/213

Memo: 156700

DATE AMOUNT

Five Hundred Forty-Nine and 0/100 Dollars

Mar 31, 2023 *****\$549.00*

PAY TO THE ORDER OF Combined Energy Services
P.O. Box 333
Thompsonville, NY 12784-0333

Veratex Incorporated

1040257 10213131031 4026018244

40257

04/04/2023

\$549.00

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

040258

29-1310/213

Memo:

DATE AMOUNT

One Thousand Four Hundred Fifty-Four and 85/100 Dollars

Mar 31, 2023 *****\$1,454.85*

PAY TO THE ORDER OF Creative Dyeing & Finishing
1675 Garfield Dr.
Gastonia, NC 28052

Veratex Incorporated

1040258 10213131031 4026018244

40258

04/05/2023

\$1,454.85

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

040259

29-1310/213

Memo:

DATE AMOUNT

Six Hundred Thirty-Three and 83/100 Dollars

Mar 31, 2023 *****\$633.83*

PAY TO THE ORDER OF Glen Raven Transportation
P.O. Box 602308
Charlotte, NC 28260-2308

Veratex Incorporated

1040259 10213131031 4026018244

40259

04/04/2023

\$633.83

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

040260

29-1310/213

Memo:

DATE AMOUNT

Three Thousand Five Hundred Eight and 2/100 Dollars

Mar 31, 2023 *****\$3,508.02*

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

Veratex Incorporated

1040260 10213131031 4026018244

40260

04/03/2023

\$3,508.02

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

040261

29-1310/213

Memo: Acct #010-180, Unit 9H

DATE AMOUNT

Two Thousand Ninety-Eight and 86/100 Dollars

Mar 31, 2023 *****\$2,098.86*

PAY TO THE ORDER OF Ten Park Ave. Tenants Corp
AKAM Associates Inc
P.O. Box 355
Emerson, NJ 07630

Veratex Incorporated

1040261 10213131031 4026018244

40261

04/06/2023

\$2,098.86

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

040262

29-1310/213

Memo: 164-390

DATE AMOUNT

Eighty-One and 98/100 Dollars

Mar 31, 2023 *****\$81.96*

PAY TO THE ORDER OF UPS
P.O. Box 809488
Chicago, IL 60680-9488

Veratex Incorporated

1040262 10213131031 4026018244

40262

04/06/2023

\$81.96

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

040263

29-1310/213

Memo:

DATE AMOUNT

Two Thousand Six Hundred and 0/100 Dollars

Apr 14, 2023 *****\$2,600.00*

PAY TO THE ORDER OF Stanek Netting Co. Inc
111 Orange Street
Bloomfield, NJ 07003

Veratex Incorporated

1040263 10213131031 4026018244

40263

04/19/2023

\$2,600.00

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

040264

29-1310/213

Memo: 164-390

DATE AMOUNT

Thirteen and 58/100 Dollars

Apr 14, 2023 *****\$13.58*

PAY TO THE ORDER OF UPS
P.O. Box 809488
Chicago, IL 60680-9488

Veratex Incorporated

1040264 10213131031 4026018244

40264

04/21/2023

\$13.58

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

040265

29-1310/213

Memo: MAW-821838

DATE AMOUNT

Seven Hundred Fifty-Two and 88/100 Dollars

Apr 14, 2023 *****\$752.68*

PAY TO THE ORDER OF IPFS of New York, LLC
3522 Thomasville Road
Suite 400
Tallahassee, FL 32309

Veratex Incorporated

1040265 10213131031 4026018244

40265

04/25/2023

\$752.68

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

Citizens[®]
29-1310/213

040266

Memo: ACCT.09S0588
Four Thousand One Hundred Forty-Five and 69/100 Dollars

DATE: Apr 14, 2023
AMOUNT: *****\$4,145.69*

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

Veratex Incorporated
AUTHORIZED SIGNATURE

⑈040266⑈ ⑈021313103⑈ 4026018244⑈

40266 04/21/2023 \$4,145.69

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

Citizens[®]
29-1310/213

040267

Memo: One Thousand Eighty and 94/100 Dollars

DATE: Apr 14, 2023
AMOUNT: *****\$1,080.94*

PAY TO THE ORDER OF: Glen Raven Transportation
P.O. Box 602308
Charlotte, NC 28260-2308

Veratex Incorporated
AUTHORIZED SIGNATURE

⑈040267⑈ ⑈021313103⑈ 4026018244⑈

40267 04/20/2023 \$1,080.94

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

Citizens[®]
29-1310/213

040269

Memo: Eight Thousand Eight Hundred Eighteen and 0/100 Dollars

DATE: Apr 14, 2023
AMOUNT: *****\$8,818.00*

PAY TO THE ORDER OF: The CIT Group/Commercial Serv.
Cibit Ind.
P.O. Box 1036
Charlotte, NC 28201-1036

Veratex Incorporated
AUTHORIZED SIGNATURE

⑈040269⑈ ⑈021313103⑈ 4026018244⑈

40269 04/26/2023 \$8,818.00

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

Citizens[®]
29-1310/213

040270

Memo: Five Thousand One Hundred Eighty-One and 92/100 Dollars

DATE: Apr 14, 2023
AMOUNT: *****\$5,181.92*

PAY TO THE ORDER OF: Superdex Liberty Ind. Inc.
312 West Luther Ave.
Liberty, NC 27298

Veratex Incorporated
AUTHORIZED SIGNATURE

⑈040270⑈ ⑈021313103⑈ 4026018244⑈

40270 04/20/2023 \$5,181.92

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

Citizens[®]
29-1310/213

040271

Memo: Five Thousand Nine Hundred Six and 89/100 Dollars

DATE: Apr 14, 2023
AMOUNT: *****\$5,906.89*

PAY TO THE ORDER OF: Fairystone Fabrics
2247 N. Park Avenue
Burlington, NC 27217

Veratex Incorporated
AUTHORIZED SIGNATURE

⑈040271⑈ ⑈021313103⑈ 4026018244⑈

40271 04/20/2023 \$5,906.89

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

Citizens[®]
29-1310/213

040273

Memo: Two Thousand Eighty-Two and 0/100 Dollars

DATE: Mar 28, 2023
AMOUNT: *****\$2,082.00

PAY TO THE ORDER OF: Lustgarten Ass., Inc.
375 Fifth Ave. 3rd Fl.
New York, NY 10016

Veratex Incorporated
AUTHORIZED SIGNATURE

⑈040273⑈ ⑈021313103⑈ 4026018244⑈

40273 04/03/2023 \$2,082.00

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

Citizens[®]
29-1310/213

040274

Memo: Seven Hundred Fifty-Two and 68/100 Dollars

DATE: Mar 28, 2023
AMOUNT: *****\$752.68

PAY TO THE ORDER OF: Lustgarten Ass., Inc.
375 Fifth Ave. 3rd Fl.
New York, NY 10016

Veratex Incorporated
AUTHORIZED SIGNATURE

⑈040274⑈ ⑈021313103⑈ 4026018244⑈

40274 04/03/2023 \$752.68

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

Citizens[®]
29-1310/213

040276

Memo: One Thousand Two Hundred Eighty and 13/100 Dollars

DATE: Mar 28, 2023
AMOUNT: *****\$1,280.13*

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

Veratex Incorporated
AUTHORIZED SIGNATURE

⑈040276⑈ ⑈021313103⑈ 4026018244⑈

40276 04/04/2023 \$1,280.13

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

Citizens[®]
29-1310/213

040277

Memo: One Thousand Four Hundred Thirty-Five and 32/100 Dollars

DATE: Mar 28, 2023
AMOUNT: *****\$1,435.32*

PAY TO THE ORDER OF: Claude A Simon
71 Tonjes Rd.
Cellecom, NY 12723

Veratex Incorporated
AUTHORIZED SIGNATURE

⑈040277⑈ ⑈021313103⑈ 4026018244⑈

40277 04/28/2023 \$1,435.32

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

Citizens[®]
29-1310/213

040279

Memo: One Hundred Eighty-One and 22/100 Dollars

DATE: Mar 28, 2023
AMOUNT: *****\$181.22*


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

Veratex Incorporated
AUTHORIZED SIGNATURE

⑈040279⑈ ⑈021313103⑈ 4026018244⑈

40279 04/11/2023 \$181.22

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

Citizens

040280


Memo: 52871

Three Hundred Thirty and 62/100 Dollars

DATE: Apr 14, 2023

AMOUNT: *****\$330.62*

PAY TO THE ORDER OF: Wickor Services Inc.
P.O. Box 1398
2856 Tucker Street Extension
Burlington, NC 27215

Veratex Incorporated

AUTHORIZED SIGNATURE


⑈040280⑈ ⑆02⑆3⑆3⑆03⑆ 40260⑆824⑈

40280

04/21/2023

\$330.62

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

Citizens

040281


Memo: 5491130053896936

One Hundred Thirty Five and 24/100 Dollars

DATE: Apr 14, 2023

AMOUNT: *****\$135.24*

PAY TO THE ORDER OF: Veratex Incorporated

Veratex Incorporated

AUTHORIZED SIGNATURE

⑈040281⑈ ⑆02⑆3⑆3⑆03⑆ 40260⑆824⑈

40281

04/20/2023

\$135.24

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

Citizens

040282

Memo: 4802138838294118

Eight Hundred Twenty-Six and 3/100 Dollars

DATE: Apr 14, 2023

AMOUNT: *****\$826.03*

PAY TO THE ORDER OF: Capital One
P.O. Box 4069
Carol Stream, IL 60197

Veratex Incorporated

AUTHORIZED SIGNATURE


⑈040282⑈ ⑆02⑆3⑆3⑆03⑆ 40260⑆824⑈

40282

04/27/2023

\$826.03

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

Citizens

040283


Memo:

Two Thousand Two Hundred Seventy-Four and 78/100 Dollars

DATE: Apr 14, 2023

AMOUNT: *****\$2,274.78*

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

Veratex Incorporated

AUTHORIZED SIGNATURE


⑈040283⑈ ⑆02⑆3⑆3⑆03⑆ 40260⑆824⑈

40283

04/20/2023

\$2,274.76

VERATEX INC.
P.O. Box 682
New York, NY 10108-0682

Citizens

40299


Memo:

One Thousand Five Hundred and 0/100 Dollars

DATE: Apr 3, 2023

AMOUNT: *****\$1,500.00

PAY TO THE ORDER OF: Simons HK Properties LLC

Veratex Inc.

AUTHORIZED SIGNATURE

⑈040299⑈ ⑆02⑆3⑆3⑆03⑆ 40260⑆824⑈

40299

04/05/2023

\$1,500.00

001725 4/4

