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

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## Business Advisor Account Statement

Page 1 of 9

Beginning May 01, 2023  
through May 31, 2023

**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

### Contents

Important Messages	Page	1
Summary	Page	1
Business Checking	Page	2
Check Image	Page	7

VERATEX INC  
Business Advisor Checking  
XXXXXX-824-4

### Business Advisor Checking Summary

Account	Account Number	Balance Last Statement	Balance This Statement
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Business Advisor Checking	XXXXXXXXX-824-4	39,018.57	39,758.78
<b>Total Deposit Balance</b>			
= 39,758.78			

### LOAN BALANCE

Business Loan*	as of 05/30/23XXXXXXXXXX0026	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**

= 116,096.13

Please See Additional Information on Next Page

## Business Advisor Checking for XXXXXX-824-4

## Balance Calculation

Previous Balance		39,018.57
Checks	-	50,906.09
Debits	-	3,006.74
Deposits & Credit	+	54,653.04
<b>Current Balance</b>	<b>=</b>	<b>39,758.78</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 \$105,425

Your average daily checking balance used to qualify this statement period is: \$28,670

Your next statement period will end on June 30, 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	39,018.57
40268	1,250.00	05/01	40295	136.09	05/31	
40275*	100.00	05/16	40296	765.21	05/26	-
40278*	313.80	05/19	40297	6,148.83	05/26	
40284*	860.00	05/01	40333*	100.00	05/16	
40285	350.15	05/02	40336*	1,435.32	05/16	
40286	8,118.48	05/02	40337	313.80	05/19	
40287	333.40	05/03	40338	181.22	05/05	
40288	2,198.44	05/01	40339	2,213.51	05/05	
40289	62.14	05/04	40340	1,500.00	05/03	
40290	752.68	05/01	40342*	18,000.00	05/03	
40292*	2,255.68	05/11	40382*	350.19	05/24	
40293	860.00	05/11	40385*	189.50	05/31	
40294	2,103.37	05/15	40387*	14.28	05/30	

## Debits \*\*

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

Total Debits

3,006.74

Date	Amount	Description
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## Other Debits

05/02	66.57	GLOBAL PAYMENTS GLOBAL STL 202305 8788105004256
05/03	18.00	SERVICE CHARGE
		WIRE TRANSFER FEES
05/08	1,661.27	IRS USATAXPYMT 050823 270352860476581
05/09	497.00	SBA LOAN PAYMENT 230508 0000
05/09	186.07	NYS DTF WT Tax Paymnt 230509 000000099196851
05/15	577.83	Citizens Bank, N COMM LOANS 230515 880880000200143

Please See Additional Information on Next Page

## Business Advisor Checking for XXXXXX-824-4 Continued

Deposits & Credits			Total Deposits & Credits	
Date	Amount	Description	+	54,653.04
05/02	10,555.48	DEPOSIT		
05/03	6,598.35	INCOMING WIRE TRANSFER (MTS NO.230503008344)		
05/09	2,959.90	DEPOSIT		
05/09	1,160.00	DEPOSIT		
05/10	3,789.00	DEPOSIT		
05/15	3,415.00	DEPOSIT		
05/15	2,923.00	DEPOSIT		
05/16	3,578.85	DEPOSIT		
05/17	5.00	GLOBAL PAYMENTS GLOBAL DEP 202305 8788105004256		
05/18	1,940.00	DEPOSIT		
05/26	9,824.86	KOMAR ALLIANCE L VENDACHPAY 230526 41195		
05/26	6,915.90	DEPOSIT		
05/31	987.70	KOMAR ALLIANCE L VENDACHPAY 230531 41195		

Daily Balance			Current Balance		
Date	Balance	Date	Balance	Date	Balance
05/01	33,957.45	05/09	22,043.37	05/18	30,262.02
05/02	35,977.73	05/10	25,832.37	05/19	29,634.42
05/03	22,724.68	05/11	22,716.69	05/24	29,284.23
05/04	22,662.54	05/15	26,373.49	05/26	39,110.95
05/05	20,267.81	05/16	28,317.02	05/30	39,096.67
05/08	18,606.54	05/17	28,322.02	05/31	39,758.78

## NEWS FROM CITIZENS

Please See Additional Information on Next Page

## Staying Safe at ATMs

Our ATMs are monitored by security cameras, but it still helps to be safe. Below are simple and clear tips to keep in mind:

### Please avoid...

- Going to an ATM alone at night --- if it seems dark, please let us know, so we can add lighting
- Leaving an ATM door open
- Letting anyone you don't know in the ATM vestibule after the branch is closed
- Sharing your PIN # with anyone, make sure you memorize it, don't write it down or keep it in your wallet
- Exposing your PIN # when you enter it into the ATM
- Counting your cash publicly

### Please report...

- Anyone who appears to be lurking or acting suspiciously in the vicinity of the branch or ATM
- If it looks as if someone is following you
- If someone approaches you demanding money, give it to them. Remember everything you can about the person and call the police immediately.
- Lost or stolen cards, either yours or one you found

Any feedback about ATM Security? Call our Citizens Bank Security Department at 1-800-305-5236. In New Jersey, you can call the NJ Dept. of Banking at 1-800-446-7467.





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Veratex incorporated P.O.Box 682 New York, NY 10108-0682 (212) 683-9300		Mar 28, 2023	*****\$100.00*
		DATE	AMOUNT
PAY One Hundred and 0/100 Dollars TO THE Austen Vernon ORDER 336 East 56th Street GF Apt. 3 New York, NY 10022			
 Veratex incorporated AUTHORIZED SIGNATURE			
#040275# 0213131031 402601824414			

40268 05/01/2023 \$1,250.00

40275 05/16/2023 \$100.00

Veratex Incorporated	<b>Citizens®</b>	040278
P.O. Box 682	29-1310/213	
New York, NY 10108-0682		
(212) 683-9300		
Mar 28, 2023		*****\$313.80*
DATE		AMOUNT
Three Hundred Thirteen and 80/100 Dollars		
TO THE ORDER OF	Carolyn J Simon 71 Tonjes Rd. Callicoon, NY 12723	Veratex Incorporated  AUTHORIZED SIGNATURE
#040278# 1021313103# 4026018244#		

40278 05/19/2023 \$313.80

40284 05/01/2023 \$860.00

<p>Veratex Incorporated            P.O.Box 682            New York, NY 10108-0682            (212) 683-9300</p>		<p><b>Citizens'</b>            29-1310/213</p>	040285
<p>Memo: cust SS3076802000125</p>		<p>DATE</p>	AMOUNT
<p>Three Hundred Fifty and 15/100 Dollars</p>		<p>Apr 27, 2023</p>	*****\$350.15*
<p>TO THE            ORDER            OF</p> <p>Verizon            P.O. Box 15124            Albany NY 12212-5124</p>		<p>Veratex Incorporated              AUTHORIZED SIGNATURE</p>	

40285 05/02/2023 \$350.15

40286 05/02/2023 \$8,118.48

<p><b>Veratex Incorporated</b>            P.O. Box 682            New York, NY 10108-0682            (212) 683-9300</p>		<p><b>Citizens'</b>            29-1310/213</p>	040287
<p>Memo: 156700</p> <p>Three Hundred Thirty-Three and 40/100 Dollars</p>		<p>DATE</p>	AMOUNT
<p>PAY            TO THE            ORDER            OF</p> <p>Combined Energy Services            P.O. Box 333            Thompsonville, NY 12784-0333</p>		<p>Apr 27, 2023</p>	<p>*****\$334.40*</p>
<p>11180</p>		 AUTHORIZED SIGNATURE	

<p><b>Veratex Incorporated</b>            P.O. Box 682            New York, NY 10108-0682            (212) 693-9000</p>	<p><b>Citizens®</b></p>	<p>29-1310/213</p>
<p><b>Memo:</b></p>		<p>DATE</p>
<p>Two Thousand One Hundred Ninety-Eight and 44/100 Dollars</p>		<p>AMOUNT</p>
<p>PAY TO THE            ORDER            OF</p> <p>Shawmut Park Avenue LLC            P.O. Box 845950            Boston, MA 02284-5950</p>		<p>*****\$2,198.44*</p>
		<p>Veratex Incorporated            AUTHORIZED SIGNATURE</p>
<p>104026810213134031402601821418</p>		

40287 05/03/2023 \$333.40

40288 05/01/2023 \$2,198.44

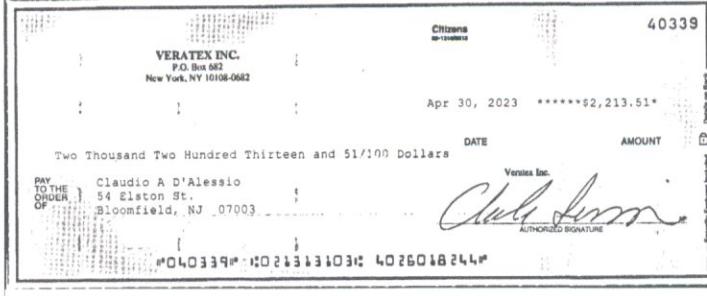
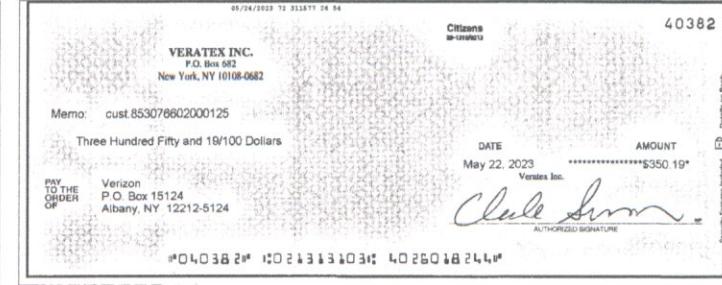
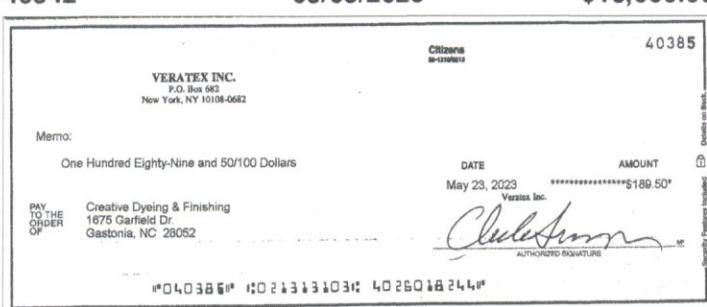
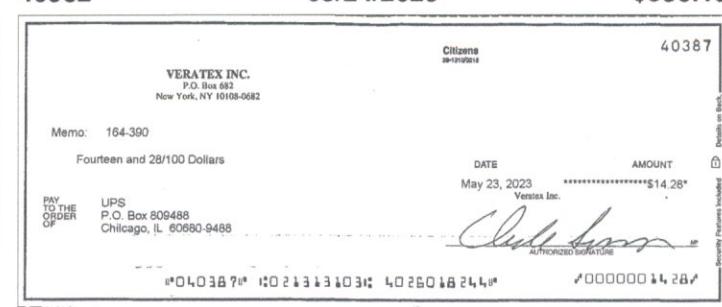
<b>Veratex Incorporated</b> P.O. Box 682 New York, NY 10108-0682 (212) 683-9900	<b>Citizens®</b> 29-1310/213	040289
Memo: 164-390  Sixty-Two and 14/100 Dollars		DATE
		AMOUNT
PAY TO THE ORDER OF	Apr 27, 2023 *****\$62.14* Veratex Incorporated  AUTHORIZED SIGNATURE	
040289 40213131031 40260182448 0000006214		

<p><b>Veratex Incorporated</b>            P.O. Box 682            New York, NY 10108-0682            (212) 689-9300</p>	<p><b>Citizens®</b>            29-1310/213</p>	<p>040290</p>
<p>Memo: MAW-621838</p> <p>Seven Hundred Fifty-Two and 68/100 Dollars</p>		DATE <span style="float: right;">AMOUNT</span> April 27, 2023 <span style="float: right;">*****\$752.68*</span> Veratex Incorporated  AUTHORIZED SIGNATURE
PAY TO THE ORDER OF <b>IPFS of New York, LLC</b> P.O. Box 32144 New York, NY 10230		

40289 05/04/2023 \$62.14

40290 05/01/2023 \$752.68

<p><b>Veratex Incorporated</b> P.O. Box 682 New York, NY 10108-0682 (212) 683-9300</p> <p>Memo: Two Thousand Two Hundred Fifty-Five and 88/100 Dollars</p> <p>PAY TO THE ORDER OF Shawmut Park Avenue LLC P.O. Box 845950 Boston, MA 02284-5950</p> <p>May 6, 2023</p> <p>DATE: May 6, 2023 AMOUNT: \$2,255.68*</p> <p><i>Chad Simon</i> AUTHORIZED SIGNATURE</p> <p>040292</p>	<p><b>Veratex Incorporated</b> P.O. Box 682 New York, NY 10108-0682 (212) 683-9300</p> <p>Memo: Eight Hundred Sixty and 0/100 Dollars</p> <p>PAY TO THE ORDER OF Stanek Netting Co. Inc. 111 Orange Street Bloomfield, NJ 07003</p> <p>May 8, 2023</p> <p>DATE: May 8, 2023 AMOUNT: \$860.00*</p> <p><i>Chad Simon</i> AUTHORIZED SIGNATURE</p> <p>040293</p>
<p><b>Veratex Incorporated</b> P.O. Box 682 New York, NY 10108-0682 (212) 683-9300</p> <p>Memo: Acct #010-180. Unit 9H</p> <p>Two Thousand One Hundred Three and 37/100 Dollars</p> <p>PAY TO THE ORDER OF Ten Park Ave. Tenants Corp. AKAM Associates Inc. P.O. Box 355 Emerson, NJ 07630</p> <p>May 8, 2023</p> <p>DATE: May 8, 2023 AMOUNT: \$2,103.37*</p> <p><i>Chad Simon</i> AUTHORIZED SIGNATURE</p> <p>040294</p>	<p><b>Veratex Incorporated</b> P.O. Box 682 New York, NY 10108-0682 (212) 683-9300</p> <p>Memo: Branch #10, Box# 525-5</p> <p>One Hundred Thirty-Six and 9/100 Dollars</p> <p>PAY TO THE ORDER OF Citibank, N.A. Safe Deposit-MS 707 St. Louis, MO 63179-0107</p> <p>May 22, 2023</p> <p>DATE: May 22, 2023 AMOUNT: \$136.09*</p> <p><i>Chad Simon</i> AUTHORIZED SIGNATURE</p> <p>040295</p>
<p><b>Veratex Incorporated</b> P.O. Box 682 New York, NY 10108-0682 (212) 683-9300</p> <p>Memo: 4802138638294116</p> <p>Seven Hundred Sixty-Five and 21/100 Dollars</p> <p>PAY TO THE ORDER OF Capital One P.O. Box 4069 Carol Stream, IL 60197</p> <p>May 22, 2023</p> <p>DATE: May 22, 2023 AMOUNT: \$765.21*</p> <p><i>Chad Simon</i> AUTHORIZED SIGNATURE</p> <p>040296</p>	<p><b>Veratex Incorporated</b> P.O. Box 682 New York, NY 10108-0682 (212) 683-9300</p> <p>Memo: Six Thousand One Hundred Forty-Eight and 83/100 Dollars</p> <p>PAY TO THE ORDER OF Fairystone Fabrics 2247 N. Park Avenue Burlington, NC 27217</p> <p>May 22, 2023</p> <p>DATE: May 22, 2023 AMOUNT: \$6,148.83*</p> <p><i>Chad Simon</i> AUTHORIZED SIGNATURE</p> <p>040297</p>
<p><b>VERATEX INC.</b> P.O. Box 682 New York, NY 10108-0682</p> <p>One Hundred and 0/100 Dollars</p> <p>PAY TO THE ORDER OF Austan Vernon 336 East 56th Street Apt. 3 New York, NY 10022</p> <p>Apr 30, 2023</p> <p>DATE: Apr 30, 2023 AMOUNT: \$100.00*</p> <p><i>Chad Simon</i> AUTHORIZED SIGNATURE</p> <p>040333</p>	<p><b>VERATEX INC.</b> P.O. Box 682 New York, NY 10108-0682</p> <p>One Thousand Four Hundred Thirty-Five and 32/100 Dollars</p> <p>PAY TO THE ORDER OF Claude A Simon 71 Tonjes Rd. Callicoon, NY 12723</p> <p>Apr 30, 2023</p> <p>DATE: Apr 30, 2023 AMOUNT: \$1,435.32*</p> <p><i>Chad Simon</i> AUTHORIZED SIGNATURE</p> <p>040336</p>
<p><b>VERATEX INC.</b> P.O. Box 682 New York, NY 10108-0682</p> <p>Three Hundred Thirteen and 80/100 Dollars</p> <p>PAY TO THE ORDER OF Carolyn J Simon 71 Tonjes Rd. Callicoon, NY 12723</p> <p>Apr 30, 2023</p> <p>DATE: Apr 30, 2023 AMOUNT: \$313.80*</p> <p><i>Chad Simon</i> AUTHORIZED SIGNATURE</p> <p>040337</p>	<p><b>VERATEX INC.</b> P.O. Box 682 New York, NY 10108-0682</p> <p>One Hundred Eighty-One and 22/100 Dollars</p> <p>PAY TO THE ORDER OF Thomas Marcell 356 W 45th Street Apt. 1D New York, NY 10036</p> <p>Apr 30, 2023</p> <p>DATE: Apr 30, 2023 AMOUNT: \$181.22*</p> <p><i>Chad Simon</i> AUTHORIZED SIGNATURE</p> <p>040338</p>
<p><b>40337</b></p> <p>05/19/2023</p> <p>\$313.80</p>	<p><b>40338</b></p> <p>05/05/2023</p> <p>\$181.22</p>

	
<b>40339</b> <b>05/05/2023</b> <b>\$2,213.51</b>	<b>40340</b> <b>05/03/2023</b> <b>\$1,500.00</b>
	
<b>40342</b> <b>05/03/2023</b> <b>\$18,000.00</b>	<b>40382</b> <b>05/24/2023</b> <b>\$350.19</b>
	
<b>40385</b> <b>05/31/2023</b> <b>\$189.50</b>	<b>40387</b> <b>05/30/2023</b> <b>\$14.28</b>

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