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

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

## Business Advisor Account Statement

Page 1 of 7

Beginning May 01, 2024  
through May 31, 2024

**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**



### Business Advisor Checking Summary

Account	Account Number	Balance Last Statement	Balance This Statement
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Business Advisor Checking	XXXXXXXX-824-4	3,355.20	10,018.27
		<b>Total Deposit Balance</b>	
		=	10,018.27
<b>LOAN BALANCE</b>			
Business Loan*	as of 05/30/24XXXXXXXXXX0026	96,937.35	99,937.35
		<b>Total Loan Balance</b>	
		=	99,937.35
		<b>Total Relationship Balance</b>	
		=	109,955.62

\*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.

Please See Additional Information on Next Page

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

Previous Balance		3,355.20
Checks	-	28,546.45
Debits	-	7,341.81
Deposits & Credit	+	42,551.33
<b>Current Balance</b>	=	10,018.27

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 \$106,783

Your average daily checking balance used to qualify this statement period is: \$7,977

Your next statement period will end on June 28, 2024.

**TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 824-4****Checks** (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>3,355.20</b>
40368	1,435.32	05/24	40778*	470.90	05/20	
40370*	313.80	05/31	40779	2,213.51	05/20	
40380*	313.80	05/31	40781*	181.22	05/21	
40498*	693.56	05/02	40783*	468.32	05/31	
40499	3,000.00	05/02	40792*	4,697.20	05/28	
40500	116.90	05/15	40793	1,000.00	05/29	
40501	4,084.67	05/07	40794	2,000.00	05/30	
40502	253.90	05/07	40796*	1,661.41	05/29	
40756*	1,435.32	05/24	40797	1,111.60	05/28	
40757	313.80	05/31	40798	2,600.00	05/28	
40774*	181.22	05/21				
						<b>Total Checks</b>
						<b>28,546.45</b>

**Debits \*\***

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

			<b>Total Debits</b>
			<b>7,341.81</b>
<b>Date</b>	<b>Amount</b>	<b>Description</b>	
<b>Other Debits</b>			
05/01	57.00	SBA EIDL LOAN PAYMENT 240430 0000	
05/02	106.91	GLOBAL PAYMENTS GLOBAL STL 202405 8788105004256	
05/09	497.00	SBA LOAN PAYMENT 240508 0000	
05/14	777.71	Citizens Bank, N COMM LOANS 240514 880880000200143	
05/20	1,644.13	IRS USATAXPYMT 052024 270454175136236	
05/22	186.07	NYS DTF WT Tax Paymnt 240522 000000114248925	
05/22	42.99	NYS DTF BILL PYT Tax Paymnt 240522 000000114237126	
05/23	18.00	SERVICE CHARGE	
		WIRE TRANSFER FEES	
05/29	12.00	SERVICE CHARGE	
		WIRE TRANSFER FEES	
05/30	4,000.00	07-27-23 ENCODING ERROR	001034124000139

Please See Additional Information on Next Page

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

## Deposits &amp; Credits

			Total Deposits & Credits	
Date	Amount	Description	+	42,551.33
05/01	3,000.00	ONLINE TRANSFER CML LOAN ADVANCE 0698900026		
05/02	3,888.99	DEPOSIT		
05/02	974.87	GLOBAL PAYMENTS GLOBAL DEP 202405 8788105004256		
05/09	660.00	DEPOSIT		
05/10	4,752.00	DEPOSIT		
05/23	8,034.88	INCOMING WIRE TRANSFER (MTS NO.240523009468)		
05/24	3,908.63	DEPOSIT		
05/24	2,870.64	MOBILE DEPOSIT		
05/28	2,817.57	DEPOSIT		
05/29	11,643.75	INCOMING WIRE TRANSFER (MTS NO.240529003112)		

## Daily Balance

						Current Balance	
Date	Balance	Date	Balance	Date	Balance	=	10,018.27
05/01	6,298.20	05/15	7,043.41	05/24	14,048.88		
05/02	7,361.59	05/20	2,714.87	05/28	8,457.65		
05/07	3,023.02	05/21	2,352.43	05/29	17,427.99		
05/09	3,186.02	05/22	2,123.37	05/30	11,427.99		
05/10	7,938.02	05/23	10,140.25	05/31	10,018.27		
05/14	7,160.31						



## 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

[illegible]

**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.

Citizens is a brand name of Citizens Bank, N.A. REV 12/22

## 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.*



**Citizens**  
40368

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

Jan 31, 2024 \*\*\*\*\*\$1,435.32\*

DATE AMOUNT

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

Claude A Simon  
71 Tonjes Rd.  
Callicoon, NY 12723

VERATEX INC.  
AUTHORIZED SIGNATURE

⑈040368⑈ ⑆021313103⑆ 4026018244⑈

40368 05/24/2024 \$1,435.32

**Citizens**  
40370

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

Jan 31, 2024 \*\*\*\*\*\$313.80\*

DATE AMOUNT

Three Hundred Thirteen and 80/100 Dollars

Carolyn J Simon  
71 Tonjes Rd.  
Callicoon, NY 12723

VERATEX INC.  
AUTHORIZED SIGNATURE

⑈040370⑈ ⑆021313103⑆ 4026018244⑈

40370 05/31/2024 \$313.80

**Citizens**  
40380

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

Dec 31, 2023 \*\*\*\*\*\$313.80\*

DATE AMOUNT

Three Hundred Thirteen and 80/100 Dollars

Carolyn J Simon  
71 Tonjes Rd.  
Callicoon, NY 12723

VERATEX INC.  
AUTHORIZED SIGNATURE

⑈040380⑈ ⑆021313103⑆ 4026018244⑈

40380 05/31/2024 \$313.80

**Citizens**  
40498

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

Apr 29, 2024 \*\*\*\*\*\$693.56\*

DATE AMOUNT

Memo: MAW-621838  
Six Hundred Ninety-Three and 56/100 Dollars

IPFS of New York, LLC  
P.O. Box 412086  
Kansas City, MO 64141-2086

MAW-621838

VERATEX INC.  
AUTHORIZED SIGNATURE

⑈040498⑈ ⑆021313103⑆ 4026018244⑈ ⑈0000069356⑈

40498 05/02/2024 \$693.56

**Citizens**  
40499

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

May 1, 2024 \*\*\*\*\*\$3,000.00

DATE AMOUNT

Memo: Three Thousand and 0/100 Dollars

Charles Henry Properties LLC

VERATEX INC.  
AUTHORIZED SIGNATURE

⑈040499⑈ ⑆021313103⑆ 4026018244⑈

40499 05/02/2024 \$3,000.00

**Citizens**  
40500

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

May 2, 2024 \*\*\*\*\*\$116.90

DATE AMOUNT

Memo: VER68210108  
One Hundred Sixteen and 90/100 Dollars

Morton Mortor Express  
P.O. Box 349  
Clemmons, NC 27012

VERATEX INC.  
AUTHORIZED SIGNATURE

⑈040500⑈ ⑆021313103⑆ 4026018244⑈

40500 05/15/2024 \$116.90

**Citizens**  
40501

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

Apr 30, 2024 \*\*\*\*\*\$4,084.67

DATE AMOUNT

Memo: AC1351166 GRP 263066  
Four Thousand Eighty-Four and 67/100 Dollars

UHS Premium Billing  
P.O. Box 94017  
Palatine, IL 60094-4017

VERATEX INC.  
AUTHORIZED SIGNATURE

⑈040501⑈ ⑆021313103⑆ 4026018244⑈

40501 05/07/2024 \$4,084.67

**Citizens**  
40502

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

Apr 30, 2024 \*\*\*\*\*\$253.90

DATE AMOUNT

Memo: AC 0980588  
Two Hundred Fifty-Three and 90/100 Dollars

UHS Premium Billing  
P.O. Box 94017  
Palatine, IL 60094-4017

VERATEX INC.  
AUTHORIZED SIGNATURE

⑈040502⑈ ⑆021313103⑆ 4026018244⑈

40502 05/07/2024 \$253.90

**Citizens**  
40756

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

Feb 29, 2024 \*\*\*\*\*\$1,435.32\*

DATE AMOUNT

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

Claude A Simon  
71 Tonjes Rd.  
Callicoon, NY 12723

VERATEX INC.  
AUTHORIZED SIGNATURE

⑈040756⑈ ⑆021313103⑆ 4026018244⑈

40756 05/24/2024 \$1,435.32

**Citizens**  
40757

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

Feb 29, 2024 \*\*\*\*\*\$313.80\*

DATE AMOUNT

Three Hundred Thirteen and 80/100 Dollars

Carolyn J Simon  
71 Tonjes Rd.  
Callicoon, NY 12723

VERATEX INC.  
AUTHORIZED SIGNATURE

⑈040757⑈ ⑆021313103⑆ 4026018244⑈

40757 05/31/2024 \$313.80

11888

003785 3/4

003785 3/4



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

Citizens  
05-10108010

40774

Mar 31, 2024 \*\*\*\*\*\$181.22\*

One Hundred Eighty One and 22/100 Dollars

DATE AMOUNT

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

Veratex Inc.  
AUTHORIZED SIGNATURE

Security Features Included

40774 05/21/2024 \$181.22

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

Citizens  
05-10108010

40778

470.90

Memo: CusL353070802000126

Four Hundred Seventy and 90/100 Dollars

DATE AMOUNT  
May 10, 2024 \*\*\*\*\*\$470.90\*

PAY TO THE ORDER OF Verizon  
P.O. Box 15124  
Albany, NY 12212-5124

Veratex Inc.  
AUTHORIZED SIGNATURE

Security Features Included

40778 05/20/2024 \$470.90

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

Citizens  
05-10108010

40779

Apr 30, 2024 \*\*\*\*\*\$2,213.51\*

Two Thousand Two Hundred Thirteen and 51/100 Dollars

DATE AMOUNT

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

Veratex Inc.  
AUTHORIZED SIGNATURE

Security Features Included

40779 05/20/2024 \$2,213.51

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

Citizens  
05-10108010

40781

Apr 30, 2024 \*\*\*\*\*\$181.22\*

One Hundred Eighty One and 22/100 Dollars

DATE AMOUNT

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

Veratex Inc.  
AUTHORIZED SIGNATURE

Security Features Included

40781 05/21/2024 \$181.22

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

Citizens  
05-10108010

40783

Memo: VER88210108

Four Hundred Sixty-Eight and 32/100 Dollars

DATE AMOUNT  
May 24, 2024 \*\*\*\*\*\$468.32\*

PAY TO THE ORDER OF Morton Motor Express  
P.O. Box 349  
Clammons, NC 27012

Veratex Inc.  
AUTHORIZED SIGNATURE

Security Features Included

40783 05/31/2024 \$468.32

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

Citizens  
05-10108010

40792

Memo:

Four Thousand Six Hundred Ninety-Seven and 20/100 Dollars

DATE AMOUNT  
May 23, 2024 \*\*\*\*\*\$4,697.20\*

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

Veratex Inc.  
AUTHORIZED SIGNATURE

Security Features Included

40792 05/28/2024 \$4,697.20

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

Citizens  
05-10108010

40793

Memo:

One Thousand and 00/100 Dollars

DATE AMOUNT  
May 23, 2024 \*\*\*\*\*\$1,000.00\*

PAY TO THE ORDER OF Gehring Tricot Corp.  
Twelve LLC/Account Receivable  
1450 Brayton Ave  
Fall River, MA 02721

Veratex Inc.  
AUTHORIZED SIGNATURE

Security Features Included

40793 05/29/2024 \$1,000.00

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

Citizens  
05-10108010

40794

Memo:

Two Thousand and 00/100 Dollars

DATE AMOUNT  
May 23, 2024 \*\*\*\*\*\$2,000.00\*

PAY TO THE ORDER OF The CIT Group Financial Corp.  
CIT Ind.  
P.O. Box 1000  
Charlotte, NC 28201-1000

Veratex Inc.  
AUTHORIZED SIGNATURE

Security Features Included

40794 05/30/2024 \$2,000.00

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

Citizens  
05-10108010

40796

Memo:

One Thousand Six Hundred Sixty-One and 41/100 Dollars

DATE AMOUNT  
May 24, 2024 \*\*\*\*\*\$1,661.41\*

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

Veratex Inc.  
AUTHORIZED SIGNATURE

Security Features Included

40796 05/29/2024 \$1,661.41

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

Citizens  
05-10108010

40797

Memo:

One Thousand One Hundred Eleven and 60/100 Dollars

DATE AMOUNT  
May 24, 2024 \*\*\*\*\*\$1,111.60\*

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

Veratex Inc.  
AUTHORIZED SIGNATURE

Security Features Included

40797 05/28/2024 \$1,111.60

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

40798  
Citizens  
80-1248193

Memo:


Two Thousand Six Hundred and 00/100 Dollars

DATE  
May 23, 2024

AMOUNT  
\*\*\*\*\*\$2,600.00\*

PAY  
TO THE  
ORDER  
OF

Staneik Netting Co., Inc.  
111 Orange Street  
Bloomfield, NJ 07003

Veratex Inc.  
  
AUTHORIZED SIGNATURE

⑈040798⑈ ⑈02333603⑈ 4026068244⑈

40798

05/28/2024

**\$2,600.00**

003785 4/4

