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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 6

Beginning March 01, 2024  
through March 31, 2024

**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
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Business Advisor Checking	XXXXXXXX-824-4	10,612.92	25,812.35
		<b>Total Deposit Balance</b>	
		=	25,812.35
<b>LOAN BALANCE</b>			
Business Loan*	as of 03/28/24XXXXXXXXXX0026	90,937.35	95,937.35
		<b>Total Loan Balance</b>	
		=	95,937.35
		<b>Total Relationship Balance</b>	
		=	121,749.70

\*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		10,612.92
Checks	-	11,365.26
Debits	-	3,252.15
Deposits & Credit	+	29,816.84
<b>Current Balance</b>	=	<b>25,812.35</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 \$102,870

Your average daily checking balance used to qualify this statement period is: \$8,744

Your next statement period will end on April 30, 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>10,612.92</b>
<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>Total Checks</b>
40739	1,188.51	03/04	40753	500.00	03/12	
40747*	4,084.67	03/06	40754	1,128.87	03/11	
40748	119.79	03/13	40755	2,213.51	03/18	-
40749	25.00	03/06	40758*	181.22	03/18	<b>11,365.26</b>
40750	50.00	03/05	40759	119.79	03/26	
40751	253.90	03/06	40760	500.00	03/19	
40752	500.00	03/04	40761	500.00	03/19	

**Debits \*\***

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

			<b>Total Debits</b>
<b>Date</b>	<b>Amount</b>	<b>Description</b>	<b>3,252.15</b>
<b>Other Debits</b>			
03/01	57.00	SBA EIDL LOAN PAYMENT 240229 0000	
03/04	79.14	GLOBAL PAYMENTS GLOBAL STL 202403 8788105004256	
03/07	57.00	SBA EIDL LOAN PAYMENT 240306 0000	
03/11	497.00	SBA LOAN PAYMENT 240308 0000	
03/14	1,644.13	IRS USATAXPYMT 031424 270447463535790	
03/14	719.81	Citizens Bank, N COMM LOANS 240314 880880000200143	
03/18	186.07	NYS DTF WT Tax Paymnt 240318 000000110484821	
03/28	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>	<i>+</i>	<i>29,816.84</i>
03/06	286.37	DEPOSIT		
03/08	4,015.44	DEPOSIT		
03/08	718.41	DEPOSIT		
03/11	334.62	DEPOSIT		
03/13	440.00	DEPOSIT		
03/22	1,525.20	A&H SPORTSWEAR PAYMENTS 032124 VER002		
03/25	3,680.96	DEPOSIT		
03/25	339.45	DEPOSIT		
03/25	20.00	GLOBAL PAYMENTS GLOBAL DEP 202403 8788105004256		
03/28	13,103.75	INCOMING WIRE TRANSFER (MTS NO.240328002062)		
03/29	3,708.00	DEPOSIT		
03/29	1,644.64	KOMAR ALLIANCE L VENDACHPAY 240329 41195		

## Daily Balance

## Current Balance

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>=</i>	<i>25,812.35</i>
03/01	10,555.92	03/11	8,046.67	03/22	3,447.34		
03/04	8,788.27	03/12	7,546.67	03/25	7,487.75		
03/05	8,738.27	03/13	7,866.88	03/26	7,367.96		
03/06	4,661.07	03/14	5,502.94	03/28	20,459.71		
03/07	4,604.07	03/18	2,922.14	03/29	25,812.35		
03/08	9,337.92	03/19	1,922.14				

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### 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 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:

**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 40739  
VERATEX INC.  
P.O. Box 682  
New York, NY 10108-0682

Memo: One Thousand One Hundred Eighty-Eight and 51/100 Dollars

DATE Feb 7, 2024 AMOUNT \$1,188.51

PAY TO THE ORDER OF Cherryville Public Warehouse  
600 W. Academy street  
P.O. Box 400  
Cherryville, NC 27021

VERATEX INC.  
AUTHORIZED SIGNATURE

⑈040739⑈ ⑆021313103⑆ 4026018244⑈

40739 03/04/2024 \$1,188.51

Citizens 40747  
VERATEX INC.  
P.O. Box 682  
New York, NY 10108-0682

Memo: AC#1351166 GRP 263096  
Four Thousand Eighty-Four and 67/100 Dollars

DATE Feb 27, 2024 AMOUNT \$4,084.67

PAY TO THE ORDER OF UHS Premium Billing  
P.O. Box 94017  
Palatine, IL 60064-017

VERATEX INC.  
AUTHORIZED SIGNATURE

⑈040747⑈ ⑆021313103⑆ 4026018244⑈

40747 03/06/2024 \$4,084.67

Citizens 40748  
VERATEX INC.  
P.O. Box 682  
New York, NY 10108-0682

Memo: VER65210106  
One Hundred Nineteen and 79/100 Dollars

DATE Feb 27, 2024 AMOUNT \$119.79

PAY TO THE ORDER OF Motion Motor Express  
P.O. Box 349  
Clemmons, NC 27012

VERATEX INC.  
AUTHORIZED SIGNATURE

⑈040748⑈ ⑆021313103⑆ 4026018244⑈

40748 03/13/2024 \$119.79

Citizens 40749  
VERATEX INC.  
P.O. Box 682  
New York, NY 10108-0682

Memo: EIN13-2504146  
Twenty-Five and 01/100 Dollars

DATE Feb 27, 2024 AMOUNT \$25.00

PAY TO THE ORDER OF NYC Dept. of Finance  
General Corporation Tax  
P.O. Box 3633  
New York, NY 10006-3633

VERATEX INC.  
AUTHORIZED SIGNATURE

⑈040749⑈ ⑆021313103⑆ 4026018244⑈

40749 03/06/2024 \$25.00

Citizens 40750  
VERATEX INC.  
P.O. Box 682  
New York, NY 10108-0682

Memo: EIN 132804148  
Fifty and 01/100 Dollars

DATE Feb 27, 2024 AMOUNT \$50.00

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

VERATEX INC.  
AUTHORIZED SIGNATURE

⑈040750⑈ ⑆021313103⑆ 4026018244⑈

40750 03/05/2024 \$50.00

Citizens 40751  
VERATEX INC.  
P.O. Box 682  
New York, NY 10108-0682

Memo: AC 0650586  
Two Hundred Fifty-Three and 90/100 Dollars

DATE Feb 27, 2024 AMOUNT \$253.90

PAY TO THE ORDER OF UHS Premium Billing  
P.O. Box 94017  
Palatine, IL 60064-017

VERATEX INC.  
AUTHORIZED SIGNATURE

⑈040751⑈ ⑆021313103⑆ 4026018244⑈

40751 03/06/2024 \$253.90

Citizens 40752  
VERATEX INC.  
P.O. Box 682  
New York, NY 10108-0682

Memo: Five Hundred and 01/100 Dollars

DATE Feb 27, 2024 AMOUNT \$500.00

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

VERATEX INC.  
AUTHORIZED SIGNATURE

⑈040752⑈ ⑆021313103⑆ 4026018244⑈

40752 03/04/2024 \$500.00

Citizens 40753  
VERATEX INC.  
P.O. Box 682  
New York, NY 10108-0682

Memo: Five Hundred and 01/100 Dollars

DATE Mar 8, 2024 AMOUNT \$500.00

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

VERATEX INC.  
AUTHORIZED SIGNATURE

⑈040753⑈ ⑆021313103⑆ 4026018244⑈

40753 03/12/2024 \$500.00

Citizens 40754  
VERATEX INC.  
P.O. Box 682  
New York, NY 10108-0682

Memo: One Thousand One Hundred Twenty-Eight and 87/100 Dollars

DATE Mar 8, 2024 AMOUNT \$1,128.87

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

VERATEX INC.  
AUTHORIZED SIGNATURE

⑈040754⑈ ⑆021313103⑆ 4026018244⑈

40754 03/11/2024 \$1,128.87

Citizens 40755  
VERATEX INC.  
P.O. Box 682  
New York, NY 10108-0682

Memo: Two Thousand Two Hundred Thirteen and 51/100 Dollars

DATE Feb 29, 2024 AMOUNT \$2,213.51

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

VERATEX INC.  
AUTHORIZED SIGNATURE

⑈040755⑈ ⑆021313103⑆ 4026018244⑈

40755 03/18/2024 \$2,213.51

VERATEX INC.  
P.O. Box 582  
New York, NY 10108-0682

Citizens  
00-12160112

40758

Feb 29, 2024 \*\*\*\*\*\$181.22\*

DATE AMOUNT

Veratex Inc.  
AUTHORIZED SIGNATURE

One Hundred Eighty-One and 22/100 Dollars

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

1040758 1021313103 4026018244

40758

03/18/2024

\$181.22

VERATEX INC.  
P.O. Box 582  
New York, NY 10108-0682

Citizens  
00-12160112

40759

Memo: VER68210108

One Hundred Nineteen and 79/100 Dollars

DATE AMOUNT  
Mar 12, 2024 \*\*\*\*\*\$119.79\*

Veratex Inc.  
AUTHORIZED SIGNATURE

Morton Motor Express  
P.O. Box 340  
Clemmons, NC 27012

PAY TO THE ORDER OF

1040759 1021313103 4026018244

40759

03/26/2024

\$119.79

VERATEX INC.  
P.O. Box 582  
New York, NY 10108-0682

Citizens  
00-12160112

40760

Memo: C

Five Hundred and 0/100 Dollars

DATE AMOUNT  
Mar 15, 2024 \*\*\*\*\*\$500.00\*

Veratex Inc.  
AUTHORIZED SIGNATURE

Fairystone Fabrics  
2247 N. Park Avenue  
Burlington, NC 27217

PAY TO THE ORDER OF

1040760 1021313103 4026018244

40760

03/19/2024

\$500.00

VERATEX INC.  
P.O. Box 582  
New York, NY 10108-0682

Citizens  
00-12160112

40761

Memo:

Five Hundred and 0/100 Dollars

DATE AMOUNT  
Mar 15, 2024 \*\*\*\*\*\$500.00\*

Veratex Inc.  
AUTHORIZED SIGNATURE

Rebtek Inc.  
40 Industrial Parkway  
Somerville, NJ 08876

PAY TO THE ORDER OF

1040761 1021313103 4026018244

40761

03/19/2024

\$500.00