



US259 | BR355 | 9  
ROP 450  
P.O. Box 7000  
Providence, RI 02940

AB 01 003682 11226 H 13 A



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

## Business Advisor Account Statement

Page 1 of 5

Beginning November 01, 2024  
through November 30, 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

### Contents

Important Messages	Page	1
Summary	Page	1
Business Checking	Page	2
Check Image	Page	5

**VERATEX INC**  
**Business Advisor Checking**  
**XXXXXX-824-4**

## Business Advisor Checking Summary

Account	Account Number	Balance Last Statement	Balance This Statement
---------	----------------	------------------------	------------------------

### DEPOSIT BALANCE

#### Checking

Business Advisor Checking	XXXXXXXX-824-4	6,605.29	19,662.08
		<b>Total Deposit Balance</b>	
		=	19,662.08

### LOAN BALANCE

Business Loan*	as of 11/28/24XXXXXXXXXX0026	99,937.35	99,937.35
----------------	------------------------------	-----------	-----------

\*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

= 99,937.35

#### Total Relationship Balance

= 119,599.43

Please See Additional Information on Next Page



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

Previous Balance		6,605.29
Checks	-	8,968.33
Debits	-	5,239.32
Deposits & Credit	+	27,264.44
<b>Current Balance</b>	<b>=</b>	<b>19,662.08</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 \$103,461

Your average daily checking balance used to qualify this statement period is: \$5,300

Your next statement period will end on December 31, 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>6,605.29</b>
40507	2,000.00	11/04	40634	693.59	11/20	<b>Total Checks</b>
40588*	670.18	11/06	40635	693.59	11/20	
40630*	2,000.00	11/04	40636	2,213.51	11/20	<b>8,968.33</b>
40632*	239.49	11/19	40640*	181.22	11/25	
40633	276.75	11/27				

**Debits \*\***

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

<b>Date</b>	<b>Amount</b>	<b>Description</b>	<b>Total Debits</b>
			<b>5,239.32</b>
<b>Other Debits</b>			
11/01	57.00	SBA EIDL LOAN PAYMENT 241031 0000	
11/04	65.83	GLOBAL PAYMENTS GLOBAL STL 202411 8788105004256	
11/12	1,055.37	NYS DOL UI Tax Paymnt 241112 000000120200776	
11/12	497.00	SBA LOAN PAYMENT 241108 0000	
11/14	774.51	Citizens Bank, N COMM LOANS 241114 880880000200143	
11/14	92.08	SSLICNY INS PAYMT 241113 7750858	
11/27	2,661.53	UNITED HEALTHCAR EDI PAYMTS 241127 350198193522	
11/27	18.00	SERVICE CHARGE	
		WIRE TRANSFER FEES	
11/27	18.00	SERVICE CHARGE	
		WIRE TRANSFER FEES	

Please See Additional Information on Next Page

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

<i>Date</i>	<i>Amount</i>	<i>Description</i>		<b>Total Deposits &amp; Credits</b>
			<b>+</b>	<b>27,264.44</b>
11/13	5,326.44	DEPOSIT		
11/25	2,589.30	DEPOSIT		
11/27	12,889.45	INCOMING WIRE TRANSFER (MTS NO.241127015525)		
11/27	6,459.25	INCOMING WIRE TRANSFER (MTS NO.241127012720)		

**Daily Balance**

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<b>Current Balance</b>
					<b>=</b>	<b>19,662.08</b>
11/01	6,548.29	11/13	5,586.35	11/20	879.58	
11/04	2,482.46	11/14	4,719.76	11/25	3,287.66	
11/06	1,812.28	11/19	4,480.27	11/27	19,662.08	
11/12	259.91					

003682 2/3

003682 2/3



## 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
		<b>+ \$</b>	
			<b>Total of 2</b>

**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**

**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:

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

Citizens  
40507

11/1/24 DATE 2000<sup>00</sup>/<sub>100</sub> AMOUNT

Charles Hry Properties LLC  
TWO THOUSAND AND 00/100

PAY TO THE ORDER OF

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

040507 021313103 4026018244

40507 11/04/2024 \$2,000.00

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

Citizens  
40588

Aug 31, 2024 \*\*\*\*\*\$670.18\*

Six Hundred Seventy and 10/100 Dollars

DATE AMOUNT

PAY TO THE ORDER OF

Claudio A Simon  
71 Tonjona Rd.  
Callicoon, NY 12723

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

040588 021313103 4026018244

40588 11/06/2024 \$670.18

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

Citizens  
40630

520099101

DATE AMOUNT

PAY TO THE ORDER OF

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

040630 021313103 4026018244

40630 11/04/2024 \$2,000.00

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

Citizens  
40632

Memo: cust.853076602000125

Two Hundred Thirty-Nine and 49/100 Dollars

DATE AMOUNT

Nov 13, 2024 \*\*\*\*\*\$239.49\*

PAY TO THE ORDER OF

Verizon  
P.O. Box 15124  
Albany, NY 12212-5124

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

040632 021313103 4026018244

40632 11/19/2024 \$239.49

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

Citizens  
40633

Memo: VER88210108

Two Hundred Seventy-Six and 75/100 Dollars

DATE AMOUNT

Nov 13, 2024 \*\*\*\*\*\$276.75\*

PAY TO THE ORDER OF

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

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

040633 021313103 4026018244

40633 11/27/2024 \$276.75

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

Citizens  
40634

Memo: MAW-621838

Six Hundred Ninety-Three and 59/100 Dollars

DATE AMOUNT

Nov 13, 2024 \*\*\*\*\*\$693.59\*

PAY TO THE ORDER OF

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

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

040634 021313103 4026018244

40634 11/20/2024 \$693.59

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

Citizens  
40635

Memo: MAW-621838

Six Hundred Ninety-Three and 59/100 Dollars

DATE AMOUNT

Nov 13, 2024 \*\*\*\*\*\$693.59\*

PAY TO THE ORDER OF

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

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

040635 021313103 4026018244

40635 11/20/2024 \$693.59

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

Citizens  
40636

Oct 31, 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.  
P.O. Box 682  
New York, NY 10108-0682

040636 021313103 4026018244

40636 11/20/2024 \$2,213.51

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

Citizens  
40640

Oct 31, 2024 \*\*\*\*\*\$181.22\*

One Hundred Eighty-One and 22/100 Dollars

DATE AMOUNT

PAY TO THE ORDER OF

Thomas Maros  
356 W 45th Street  
Apt. 1D  
New York, NY 10036

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

040640 021313103 4026018244

40640 11/25/2024 \$181.22