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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 December 01, 2024
through December 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

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	19,662.08	15,403.39
		Total Deposit Balance	
		=	15,403.39
LOAN BALANCE			
Business Loan*	as of 12/30/24XXXXXXXXXX0026	99,937.35	99,937.35
		Total Loan Balance	
		=	99,937.35
		Total Relationship Balance	
		=	115,340.74

*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		19,662.08
Checks	-	25,654.55
Debits	-	10,291.40
Deposits & Credit	+	31,687.26
Current Balance	=	15,403.39

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 \$117,326

Your average daily checking balance used to qualify this statement period is: \$17,092

Your next statement period will end on January 31, 2025.

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	19,662.08
40508	400.00	12/04	40516	4,000.00	12/12	Total Checks
40509	10,500.00	12/04	40517	155.00	12/13	
40510	25.00	12/09	40639*	313.80	12/10	25,654.55
40511	658.91	12/10	40642*	2,213.51	12/16	
40512	2,399.07	12/10	40643	313.80	12/10	
40513	849.22	12/30	40644	181.22	12/17	
40514	1,650.00	12/09	40645	594.42	12/30	
40515	1,400.60	12/11				

Debits **

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

Date	Amount	Description	Total Debits
			10,291.40

Other Debits

12/02	65.83	GLOBAL PAYMENTS GLOBAL STL 202412 8788105004256
12/02	57.00	SBA EIDL LOAN PAYMENT 241129 0000
12/03	1,388.73	IRS USATAXPYMT 120324 270473862969363
12/03	18.00	SERVICE CHARGE
		WIRE TRANSFER FEES
12/05	165.99	NYS DTF WT Tax Paymnt 241205 000000120917275
12/05	23.20	Autobooks, Inc. WEB PMTS 120524 540WQ4
12/09	497.00	SBA LOAN PAYMENT 241206 0000
12/12	56.42	Autobooks, Inc. WEB PMTS 121224 SG9BR4
12/16	724.55	Citizens Bank, N COMM LOANS 241216 880880000200143
12/24	750.00	NOW NETWORK DEBIT
		ZELLE DEBIT
		NOW NET ID: 435900H0IWUC
		EPP ID: US24122483548948
		Zelle LANCE WHITAKER 8006566561

Please See Additional Information on Next Page

Business Advisor Checking for XXXXXX-824-4 Continued

Debits (Continued) **

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

Date	Amount	Description
Other Debits (Continued)		
12/26	1,388.73	IRS USATAXPYMT 122624 270476182460876
12/27	4,869.26	UNITED HEALTHCAR EDI PAYMTS 241227 350198150082
12/30	165.99	NYS DTF WT Tax Paymnt 241230 000000121759212
12/31	120.00	T-MOBILE ONLINE PMT 241231 CKF415373019POS
12/31	.70	Autobooks, Inc. WEB PMTS 123124 SMQWR4

Deposits & Credits

Date	Amount	Description	Total Deposits & Credits
			+
			31,687.26
12/02	4,766.03	DEPOSIT	
12/03	2,183.94	DEPOSIT	
12/03	5,600.00	INCOMING WIRE TRANSFER (MTS NO.241203009124)	
12/05	2,320.00	AUTOBOOKS Funds Disb 241204 26502320457414	
12/05	480.00	DEPOSIT	
12/12	1,616.56	AUTOBOOKS Funds Disb 241211 26502328542019	
12/16	4,095.36	HARODITE INDUSTR INVOICE PA 241213 9688	
12/24	8,373.07	DEPOSIT	
12/31	2,232.30	MOBILE DEPOSIT	
12/31	20.00	AUTOBOOKS Funds Disb 241230 26502346134328	

Daily Balance

Date	Balance	Date	Balance	Date	Balance	Current Balance
						=
						15,403.39
12/02	24,305.28	12/11	15,135.12	12/24	21,139.41	
12/03	30,682.49	12/12	12,695.26	12/26	19,750.68	
12/04	19,782.49	12/13	12,540.26	12/27	14,881.42	
12/05	22,393.30	12/16	13,697.56	12/30	13,271.79	
12/09	20,221.30	12/17	13,516.34	12/31	15,403.39	
12/10	16,535.72					

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	

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]

Total of 4

5 Subtract 4 from 3. This should match your checkbook register balance.

Net **\$** _____ **Total**

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**

Please call the number shown at the front of your statement to notify us of a change of address.

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.

In Case of Error 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.)

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
40508

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

DATE 12-3-24 AMOUNT 400.00/x

PAY TO THE ORDER OF
Simons HK Properties LLC
Four Hundred and 00/xx

Charles Henry Properties, LLC
Ten thousand five hundred and 00/xx

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

40508 12/04/2024 \$400.00

Citizens
40509

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

DATE 12-3-24 AMOUNT 10,500.00

PAY TO THE ORDER OF
Charles Henry Properties, LLC
Ten thousand five hundred and 00/xx

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

40509 12/04/2024 \$10,500.00

Citizens
40510

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

DATE Dec 2, 2024 AMOUNT \$25.00

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

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

40510 12/09/2024 \$25.00

Citizens
40511

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

DATE Dec 3, 2024 AMOUNT \$658.91

PAY TO THE ORDER OF
IPPS of New York, LLC
P.O. Box 412086
Kansas City, MO 64141-2086

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

40511 12/10/2024 \$658.91

Citizens
40512

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

DATE Dec 4, 2024 AMOUNT \$2,399.07

PAY TO THE ORDER OF
South Fork Industries, Inc.
P.O. Box 742
Maiden, NC 28650

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

40512 12/10/2024 \$2,399.07

Citizens
40513

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

DATE Dec 4, 2024 AMOUNT \$849.22

PAY TO THE ORDER OF
Morton Morte Express
P.O. Box 349
Clatskanie, OR 97104

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

40513 12/30/2024 \$849.22

Citizens
40514

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

DATE Dec 4, 2024 AMOUNT \$1,650.00

PAY TO THE ORDER OF
Glen Raven Logistics, Inc.
P.O. Box 603308
Charlotte, NC 28260-2308

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

40514 12/09/2024 \$1,650.00

Citizens
40515

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

DATE Dec 4, 2024 AMOUNT \$1,400.60

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

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

40515 12/11/2024 \$1,400.60

Citizens
40516

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

DATE Dec 4, 2024 AMOUNT \$4,000.00

PAY TO THE ORDER OF
Orbit Industries, Inc.
P.O. Box 1189
Gloversville, NY 12078

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

40516 12/12/2024 \$4,000.00

Citizens
40517

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

DATE Dec 5, 2024 AMOUNT \$155.00

PAY TO THE ORDER OF
Glen Raven Logistics, Inc.
P.O. Box 603308
Charlotte, NC 28260-2308

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

40517 12/13/2024 \$155.00

40645 12/30/2024 \$594.42

VERATEX INC.
P.O. Box 683
New York, NY 10108-0683

Memo: VER88210108
Five Hundred Ninety-Four and 42/100 Dollars

DATE: Dec 17, 2024
AMOUNT: *****\$594.42*

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

40645

40643 12/10/2024 \$313.80

VERATEX INC.
P.O. Box 683
New York, NY 10108-0683

Three Hundred Thirteen and 80/100 Dollars

DATE: Nov 30, 2024
AMOUNT: *****\$313.80*

TO THE ORDER OF
Carolyn J Simon
11 Tonjees Rd.
Callicoon, NY 12723

40643

40639 12/10/2024 \$313.80

VERATEX INC.
P.O. Box 683
New York, NY 10108-0683

Three Hundred Thirteen and 80/100 Dollars

DATE: Oct 31, 2024
AMOUNT: *****\$313.80*

TO THE ORDER OF
Carolyn J Simon
11 Tonjees Rd.
Callicoon, NY 12723

40639

40644 12/17/2024 \$181.22

VERATEX INC.
P.O. Box 683
New York, NY 10108-0683

One Hundred Eighty-One and 22/100 Dollars

DATE: Nov 30, 2024
AMOUNT: *****\$181.22*

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

40644

40642 12/16/2024 \$2,213.51

VERATEX INC.
P.O. Box 683
New York, NY 10108-0683

Two Thousand Two Hundred Thirteen and 51/100 Dollars

DATE: Nov 30, 2024
AMOUNT: *****\$2,213.51*

TO THE ORDER OF
Claudio A D'Alessio
54 Eiston Dr.
Bloomfield, NJ 07003

40642