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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

### New year, new card.

Citizens and Mastercard® are partnering up! We'll let you know when to check your mailbox for your new Debit/ATM card. You'll love the innovative notch design, making it easier to find in your wallet when you need it, and the fact it's 90% recycled plastic.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

## Business Advisor Account Statement

Page 1 of 5

Beginning January 01, 2024  
through January 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	2,675.24	1,142.16
		<b>Total Deposit Balance</b>	
		=	1,142.16
<b>LOAN BALANCE</b>			
Business Loan*	as of 01/30/24XXXXXXXXXX0026	76,337.35	76,837.35
		<b>Total Loan Balance</b>	
		=	76,837.35
		<b>Total Relationship Balance</b>	
		=	77,979.51

Please See Additional Information on Next Page

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

Previous Balance		2,675.24
Checks	-	9,820.23
Debits	-	3,912.67
Deposits & Credit	+	12,199.82
<b>Current Balance</b>	<b>=</b>	<b>1,142.16</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 \$80,342

Your average daily checking balance used to qualify this statement period is: \$4,274

Your next statement period will end on February 29, 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>2,675.24</b>
<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>Total Checks</b>
40362	43.70	01/08	40375*	126.71	01/09	
40363	2,239.91	01/22	40376	253.90	01/02	
40364	4,635.00	01/23	40378*	2,521.01	01/22	<b>9,820.23</b>

**Debits \*\***

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

			<b>Total Debits</b>
			<b>3,912.67</b>

Date	Amount	Description
01/02	89.58	GLOBAL PAYMENTS GLOBAL STL 202401 8788105004256
01/09	497.00	SBA LOAN PAYMENT 240108 0000
01/16	1,644.13	IRS USATAXPYMT 011624 270441654074187
01/16	624.48	Citizens Bank, N COMM LOANS 240116 880880000200143
01/17	361.94	NYS DOL UI Tax Paymnt 240117 000000107470796
01/17	186.07	NYS DTF WT Tax Paymnt 240117 000000107495658
01/24	35.00	OVERDRAFT FEE ( 1 AT \$35 )
01/30	357.83	VERIZON ONLINE PMT 240130 CKF415373019POS
01/30	116.64	SSLICNY INS PAYMT 240129 4598970

**Other Debits**

01/02	89.58	GLOBAL PAYMENTS GLOBAL STL 202401 8788105004256
01/09	497.00	SBA LOAN PAYMENT 240108 0000
01/16	1,644.13	IRS USATAXPYMT 011624 270441654074187
01/16	624.48	Citizens Bank, N COMM LOANS 240116 880880000200143
01/17	361.94	NYS DOL UI Tax Paymnt 240117 000000107470796
01/17	186.07	NYS DTF WT Tax Paymnt 240117 000000107495658
01/24	35.00	OVERDRAFT FEE ( 1 AT \$35 )
01/30	357.83	VERIZON ONLINE PMT 240130 CKF415373019POS
01/30	116.64	SSLICNY INS PAYMT 240129 4598970

**Deposits & Credits**

			<b>Total Deposits &amp; Credits</b>
			<b>+</b> <b>12,199.82</b>
<b>Date</b>	<b>Amount</b>	<b>Description</b>	
01/04	594.00	DEPOSIT	
01/04	13.40	DEPOSIT	
01/05	841.58	DEPOSIT	
01/08	2,865.06	DEPOSIT	
01/10	671.90	GLOBAL PAYMENTS GLOBAL DEP 202401 8788105004256	
01/18	5,390.00	DEPOSIT	

Please See Additional Information on Next Page

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

<i>Date</i>	<i>Amount</i>	<i>Description</i>
01/24	500.00	ONLINE TRANSFER CML LOAN ADVANCE 0698900026
01/24	348.88	DEPOSIT
01/25	475.00	GLOBAL PAYMENTS GLOBAL DEP 202401 8788105004256
01/29	500.00	CITIBK CK WEBXFR ETRANSFER 240129 8968033319

**Daily Balance**
**Current Balance**

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	=	<b>1,142.16</b>
01/02	2,331.76	01/10	6,650.29	01/23	-172.25		
01/04	2,939.16	01/16	4,381.68	01/24	641.63		
01/05	3,780.74	01/17	3,833.67	01/25	1,116.63		
01/08	6,602.10	01/18	9,223.67	01/29	1,616.63		
01/09	5,978.39	01/22	4,462.75	01/30	1,142.16		

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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
		<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

**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.

## 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  
40362

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

Memo: 4802138638294118  
Forty-Three and 70/100 Dollars

DATE: Dec 21, 2023 AMOUNT: \$43.70\*

PAY TO THE ORDER OF: Capital One  
P.O. Box 4089  
Carol Stream, IL 60197

Veritas Inc.  
AUTHORIZED SIGNATURE

#040362# 1021313103# 4026018244#

40362 01/08/2024 \$43.70

Citizens  
40364

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

Memo: Four Thousand Six Hundred Thirty-Five and 01/100 Dollars

DATE: Jan 18, 2024 AMOUNT: \$4,035.00\*

PAY TO THE ORDER OF: The CIT Group/Commercial Serv.  
C/Attn: Int  
P.O. Box 1082  
Charlotte, NC 28201-1030

Veritas Inc.  
AUTHORIZED SIGNATURE

#040364# 1021313103# 4026018244#

40364 01/23/2024 \$4,635.00

Citizens  
40376

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

Memo: AC 09S0588  
Two Hundred Fifty-Three and 90/100 Dollars

DATE: Dec 21, 2023 AMOUNT: \$253.90\*

PAY TO THE ORDER OF: UHS Premium Billing  
P.O. Box 94017  
Palatine, IL 60094-4017

Veritas Inc.  
AUTHORIZED SIGNATURE

#040376# 1021313103# 4026018244#

40376 01/02/2024 \$253.90

Citizens  
40363

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

Memo: Two Thousand Two Hundred Thirty-Nine and 91/100 Dollars

DATE: Dec 31, 2023 AMOUNT: \$2,239.91\*

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

Veritas Inc.  
AUTHORIZED SIGNATURE

#040363# 1021313103# 4026018244#

40363 01/22/2024 \$2,239.91

Citizens  
40375

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

Memo: 4266841834701781 CSimon  
One Hundred Twenty-Six and 71/100 Dollars

DATE: Dec 21, 2023 AMOUNT: \$126.71\*

PAY TO THE ORDER OF: Chase Cardmember Service  
Box 1423  
Charlotte, NC 28201-1423

Veritas Inc.  
AUTHORIZED SIGNATURE

#040375# 1021313103# 4026018244#

40375 01/09/2024 \$126.71

Citizens  
40378

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

Memo: 751971001  
Two Thousand Five Hundred Twenty-One and 1/100 Dollars

DATE: Dec 31, 2023 AMOUNT: \$2,521.01\*

PAY TO THE ORDER OF: AXA Equitable/Equi-Vest  
Unit Annuity Collections  
P.O. Box 13463  
Newark, NJ 07188-0463

Veritas Inc.  
AUTHORIZED SIGNATURE

#040378# 1021313103# 4026018244#

40378 01/22/2024 \$2,521.01