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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 January 01, 2025
 through January 31, 2025

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

000758 1/3

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

Business Advisor Checking Summary

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
DEPOSIT BALANCE			
Checking			
Business Advisor Checking	XXXXXXXX-824-4	15,403.39	18,667.77
		Total Deposit Balance	
		=	18,667.77
LOAN BALANCE			
Business Loan*	as of 01/30/25XXXXXXXXXX0026	99,937.35	99,937.35
		Total Loan Balance	
		=	99,937.35
		Total Relationship Balance	
		=	118,605.12

*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		15,403.39
Checks	-	32,254.69
Debits	-	3,266.26
Deposits & Credit	+	38,785.33
Current Balance	=	18,667.77

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 \$120,338

Your average daily checking balance used to qualify this statement period is: \$21,868

Your next statement period will end on February 28, 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 (*))

Check #	Amount	Date	Check #	Amount	Date	Previous Balance
						15,403.39
						Total Checks
						32,254.69
40518	146.22	01/22	40649	1,998.20	01/03	
40519	6,000.00	01/07	40650	1,769.25	01/03	
40521*	523.06	01/21	40651	1,232.45	01/13	
40522	1,316.62	01/17	40652	2,213.51	01/21	
40523	7,199.92	01/13	40654*	313.80	01/10	
40574*	939.73	01/14	40656*	635.23	01/14	
40646*	1,740.00	01/02	40657	1,309.71	01/13	
40647	836.09	01/06	40658	3,968.72	01/21	
40648	112.18	01/07				

Debits **

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

Date	Amount	Description	Total Debits
			3,266.26
Other Debits			
01/02	65.83	GLOBAL PAYMENTS GLOBAL STL 202501 8788105004256	
01/02	57.00	SBA EIDL LOAN PAYMENT 241231 0000	
01/07	200.00	CHASE CARD SERV ONLINE PMT 250107 CKF415373019POS	
01/09	497.00	SBA LOAN PAYMENT 250108 0000	
01/10	39.66	Autobooks, Inc. WEB PMTS 011025 C66WT4	
01/14	734.95	Citizens Bank, N COMM LOANS 250114 880880000200143	
01/15	40.17	GO DADDY.COM,INC WEB ORDER 250114 3177964366	
01/15	40.17	GO DADDY.COM,INC WEB ORDER 250114 3177964766	
01/16	12.65	Autobooks, Inc. WEB PMTS 011625 MQD1V4	
01/22	24.11	Autobooks, Inc. WEB PMTS 012225 1XN4V4	
01/27	1,388.73	IRS USATAXPYMT 012725 270542713154103	
01/29	165.99	NYS DTF WT Tax Paymnt 250129 000000122786918	

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>	Total Deposits & Credits	
			+	38,785.33
01/02	2,144.52	MOBILE DEPOSIT		
01/08	30,758.40	HARODITE INDUSTR INVOICE PA 250107 9688		
01/09	50.00	AUTOBOOKS Funds Disb 250108 26502355615423		
01/10	1,136.52	AUTOBOOKS Funds Disb 250109 26502357001713		
01/14	1,505.36	DEPOSIT		
01/14	728.27	DEPOSIT		
01/16	362.50	AUTOBOOKS Funds Disb 250115 26502362605128		
01/17	658.91	DEPOSIT		
01/22	690.85	AUTOBOOKS Funds Disb 250121 26502366890619		
01/27	750.00	MONDOR LTEE/ MON PAYMENT 250127		

Daily Balance

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	Current Balance	
						=	18,667.77
01/02	15,685.08	01/10	35,863.82	01/17	25,657.26		
01/03	11,917.63	01/13	26,121.74	01/21	18,951.97		
01/06	11,081.54	01/14	26,045.46	01/22	19,472.49		
01/07	4,769.36	01/15	25,965.12	01/27	18,833.76		
01/08	35,527.76	01/16	26,314.97	01/29	18,667.77		
01/09	35,080.76						



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.

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

- \$ _____
Total of 4

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, 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 40518
VERATEX INC.
P.O. Box 682
New York, NY 10108-0682

Memo: One Hundred Forty-Six and 22/100 Dollars
Llypad Designs
1932 E Mauna Loa Ave
Glendora, CA 91740

DATE: Dec 30, 2024 AMOUNT: \$146.22

VERATEX INC. AUTHORIZED SIGNATURE

⑆040518⑆ ⑆021313103⑆ 4026018244⑆

40518 01/22/2025 \$146.22

Citizens 40519
VERATEX INC.
P.O. Box 682
New York, NY 10108-0682

Memo: Six Thousand and 0/100 Dollars
Charles Henry Properties LLC
Ground Floor
338 East 56th Street
New York, NY 10022

DATE: Dec 31, 2024 AMOUNT: \$8,000.00

VERATEX INC. AUTHORIZED SIGNATURE

⑆040519⑆ ⑆021313103⑆ 4026018244⑆

40519 01/07/2025 \$6,000.00

Citizens 40521
VERATEX INC.
P.O. Box 682
New York, NY 10108-0682

Memo: AC 08S0688
UHS Premium Billing
P.O. Box 94017
Palatine, IL 60094-4017

DATE: Jan 14, 2025 AMOUNT: \$523.06

VERATEX INC. AUTHORIZED SIGNATURE

⑆040521⑆ ⑆021313103⑆ 4026018244⑆

40521 01/21/2025 \$523.06

Citizens 40522
VERATEX INC.
P.O. Box 682
New York, NY 10108-0682

Memo: One Thousand Three Hundred Sixteen and 62/100 Dollars
Cherryville Public Warehouse
600 W. Academy street
P.O. Box 400
Cherryville, NC 28021

DATE: Jan 14, 2025 AMOUNT: \$1,316.62

VERATEX INC. AUTHORIZED SIGNATURE

⑆040522⑆ ⑆021313103⑆ 4026018244⑆

40522 01/17/2025 \$1,316.62

Citizens 40523
VERATEX INC.
P.O. Box 682
New York, NY 10108-0682

Memo: Seven Thousand One Hundred Ninety-Nine and 92/100 Dollars
Rebtex Inc.
40 Industrial Parkway
Somerville, NJ 08876

DATE: Jan 8, 2025 AMOUNT: \$7,199.92

VERATEX INC. AUTHORIZED SIGNATURE

⑆040523⑆ ⑆021313103⑆ 4026018244⑆

40523 01/13/2025 \$7,199.92

Citizens 40574
VERATEX INC.
P.O. Box 682
New York, NY 10108-0682

Memo: Nine Hundred Thirty-Nine and 73/100 Dollars
Claude A Simon
71 Tonjes Rd.
Callicoon, NY 12723

DATE: Jul 31, 2024 AMOUNT: \$939.73

VERATEX INC. AUTHORIZED SIGNATURE

⑆040574⑆ ⑆021313103⑆ 4026018244⑆

40574 01/14/2025 \$939.73

Citizens 40646
VERATEX INC.
P.O. Box 682
New York, NY 10108-0682

Memo: One Thousand Seven Hundred Forty and 0/100 Dollars
Stanek Netting Co. Inc.
111 Orange Street
Bloomfield, NJ 07003

DATE: Dec 28, 2024 AMOUNT: \$1,740.00

VERATEX INC. AUTHORIZED SIGNATURE

⑆040646⑆ ⑆021313103⑆ 4026018244⑆

40646 01/02/2025 \$1,740.00

Citizens 40647
VERATEX INC.
P.O. Box 682
New York, NY 10108-0682

Memo: Eight Hundred Thirty-Six and 9/100 Dollars
Unifour Finishers, Inc.
P.O. Box 1985
Hickory, NC 28603-1985

DATE: Dec 26, 2024 AMOUNT: \$836.09

VERATEX INC. AUTHORIZED SIGNATURE

⑆040647⑆ ⑆021313103⑆ 4026018244⑆

40647 01/06/2025 \$836.09

Citizens 40648
VERATEX INC.
P.O. Box 682
New York, NY 10108-0682

Memo: VER86210106
One Hundred Twelve and 18/100 Dollars
Morton Mortor Express
P.O. Box 349
Clemmons, NC 27012

DATE: Dec 28, 2024 AMOUNT: \$112.18

VERATEX INC. AUTHORIZED SIGNATURE

⑆040648⑆ ⑆021313103⑆ 4026018244⑆

40648 01/07/2025 \$112.18

Citizens 40649
VERATEX INC.
P.O. Box 682
New York, NY 10108-0682

Memo: One Thousand Nine Hundred Ninety-Eight and 20/100 Dollars
Glen Raven Logistics, Inc.
P.O. Box 602308
Charlotte, NC 28260-2308

DATE: Dec 26, 2024 AMOUNT: \$1,998.20

VERATEX INC. AUTHORIZED SIGNATURE

⑆040649⑆ ⑆021313103⑆ 4026018244⑆

40649 01/03/2025 \$1,998.20

000756 3/3

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

Citizens
40650

Memo:
One Thousand Seven Hundred Sixty-Nine and 25/100 Dollars

DATE: Dec 28, 2024 AMOUNT: *****\$1,769.25*

Veratex Inc.
AUTHORIZED SIGNATURE: *Clarkson*

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

#040650# #021313103# 4026018244#

40650 01/03/2025 \$1,769.25

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

Citizens
40651

Memo:
One Thousand Two Hundred Thirty-Two and 45/100 Dollars

DATE: Dec 28, 2024 AMOUNT: *****\$1,232.45*

Veratex Inc.
AUTHORIZED SIGNATURE: *Clarkson*

PAY TO THE ORDER OF: Cheryville Public Warehouse
800 W. Academy Street
P.O. Box 400
Cheryville, NC 20021

#040651# #021313103# 4026018244#

40651 01/13/2025 \$1,232.45

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

Citizens
40652

Dec 31, 2024 *****\$2,213.51*

Two Thousand Two Hundred Thirteen and 51/100 Dollars

DATE: DATE AMOUNT: AMOUNT

Veratex Inc.
AUTHORIZED SIGNATURE: *Clarkson*

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

#040652# #021313103# 4026018244#

40652 01/21/2025 \$2,213.51

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

Citizens
40654

Dec 31, 2024 *****\$313.80*

Three Hundred Thirteen and 80/100 Dollars

DATE: DATE AMOUNT: AMOUNT

Veratex Inc.
AUTHORIZED SIGNATURE: *Clarkson*

PAY TO THE ORDER OF: Carolyn J Simon
71 Tonjes Rd.
Callicoon, NY 12723

#040654# #021313103# 4026018244#

40654 01/10/2025 \$313.80

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

Citizens
40656

Memo:
Six Hundred Thirty-Five and 23/100 Dollars

DATE: Jan 9, 2025 AMOUNT: *****\$635.23*

Veratex Inc.
AUTHORIZED SIGNATURE: *Clarkson*

PAY TO THE ORDER OF: Supertex Liberty Ind. Inc.
312 West Luther Ave.
Liberty, NC 27208

#040656# #021313103# 4026018244#

40656 01/14/2025 \$635.23

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

Citizens
40657

Memo:
One Thousand Three Hundred Nine and 71/100 Dollars

DATE: Jan 9, 2025 AMOUNT: *****\$1,309.71*

Veratex Inc.
AUTHORIZED SIGNATURE: *Clarkson*

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

#040657# #021313103# 4026018244#

40657 01/13/2025 \$1,309.71

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

Citizens
40658

DATE: DATE AMOUNT: AMOUNT

Veratex Inc.
AUTHORIZED SIGNATURE: *Clarkson*

PAY TO THE ORDER OF: The CIT Group Administrative Services
Sub Ind.
P.O. Box 707
Cookeville, TN 38506-0707

#040658# #021313103# 4026018244#

40658 01/21/2025 \$3,968.72