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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 February 01, 2025  
through February 28, 2025

### Questions? Contact us today:



#### CALL:

Business Advisor Customer  
Service  
1-800-862-6200



#### VISIT:

Access your account online:  
[citizensbank.com](http://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
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Business Advisor Checking	XXXXXXXX-824-4	18,667.77	20,289.06
		<b>Total Deposit Balance</b>	
		=	20,289.06
<b>LOAN BALANCE</b>			
Business Loan*	as of 02/27/25XXXXXXXXXX0026	99,937.35	99,937.35
		<b>Total Loan Balance</b>	
		=	99,937.35
		<b>Total Relationship Balance</b>	
		=	120,226.41

\*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		18,667.77
Checks	-	29,958.76
Debits	-	9,057.94
Deposits & Credit	+	40,637.99
<b>Current Balance</b>	=	<b>20,289.06</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 \$115,456

Your average daily checking balance used to qualify this statement period is: \$16,780

Your next statement period will end on March 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 (\*))

						<b>Previous Balance</b>
						<b>18,667.77</b>
<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>Check #</b>	<b>Amount</b>	<b>Date</b>	
40524	2,582.00	02/07	40668*	334.00	02/27	
40617*	490.10	02/03	40669	120.59	02/21	
40638*	670.18	02/03	40670	229.24	02/21	
40655*	181.22	02/03	40671	2,082.81	02/28	
40659*	2,328.75	02/18	40672	5,317.09	02/24	
40660	4,301.28	02/05	40675*	112.18	02/25	
40661	769.40	02/03	40676	848.20	02/24	
40662	3,150.00	02/24	40677	890.93	02/26	
40663	2,375.00	02/24	40678	962.28	02/24	
40664	2,213.51	02/24				
						<b>Total Checks</b>
						<b>29,958.76</b>

**Debits \*\***

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

			<b>Total Debits</b>
			<b>9,057.94</b>
<b>Date</b>	<b>Amount</b>	<b>Description</b>	
<b>Other Debits</b>			
02/03	65.83	GLOBAL PAYMENTS GLOBAL STL 202502 8788105004256	
02/03	57.00	SBA EIDL LOAN PAYMENT 250131 0000	
02/05	4,500.00	CHASE COMM LEND COMM LEND 250204 7971375	
02/10	497.00	SBA LOAN PAYMENT 250207 0000	
02/14	1,496.83	CHASE COMM LEND COMM LEND 250213 1202035	
02/14	731.49	Citizens Bank, N COMM LOANS 250214 880880000200143	
02/18	94.67	SSLICNY INS PAYMT 250216 2946618	
02/24	1,437.13	IRS USATAXPYMT 022425 270545504192445	
02/25	165.99	NYS DTF WT Tax Paymnt 250225 000000123974062	
02/28	12.00	SERVICE CHARGE	
		WIRE TRANSFER FEES	

Please See Additional Information on Next Page

## Business Advisor Checking for XXXXXX-824-4 Continued

## Deposits &amp; Credits

<i>Date</i>	<i>Amount</i>	<i>Description</i>
02/10	5,422.00	DEPOSIT
02/10	384.41	STRIPE TRANSFER 250210 ST-N8P3Z1K2N7N9
02/12	3,640.00	DEPOSIT
02/13	14,484.00	DEPOSIT
02/20	1,285.34	DEPOSIT
02/27	2,739.65	DEPOSIT
02/28	12,682.59	INCOMING WIRE TRANSFER (MTS NO.250228002408)

## Total Deposits &amp; Credits

+ 40,637.99

## Daily Balance

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>
02/03	16,434.04	02/13	28,484.17	02/24	8,464.73
02/05	7,632.76	02/14	26,255.85	02/25	8,186.56
02/07	5,050.76	02/18	23,832.43	02/26	7,295.63
02/10	10,360.17	02/20	25,117.77	02/27	9,701.28
02/12	14,000.17	02/21	24,767.94	02/28	20,289.06

## Current Balance

= 20,289.06

003332 2/3







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]

- \$ \_\_\_\_\_ Total of 4 \_\_\_\_\_

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

= \$ \_\_\_\_\_ 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 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.)

### 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

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.

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.

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 40524  
VERATEX INC.  
P.O. Box 682  
New York, NY 10108-0682

Memo: Jan 16, 2025 \*\*\*\*\*\$2,582.00\*  
Two Thousand Five Hundred Eighty-Two and 0/100 Dollars  
DATE AMOUNT  
Orbit Industries, Inc.  
P.O. Box 1189  
Gloversville, NY 12078  
Veratex Inc.  
AUTHORIZED SIGNATURE

PAY TO THE ORDER OF

⑈040524⑈ ⑆021313103⑆ 4026018244⑈

40524 02/07/2025 \$2,582.00

Citizens 40617  
VERATEX INC.  
P.O. Box 682  
New York, NY 10108-0682

Memo: Sep 30, 2024 \*\*\*\*\*\$490.10\*  
Four Hundred Ninety and 10/100 Dollars  
DATE AMOUNT  
Claude A Simon  
71 Tonjes Rd.  
Callicoon, NY 12723  
Veratex Inc.  
AUTHORIZED SIGNATURE

PAY TO THE ORDER OF

⑈040617⑈ ⑆021313103⑆ 4026018244⑈

40617 02/03/2025 \$490.10

Citizens 40638  
VERATEX INC.  
P.O. Box 682  
New York, NY 10108-0682

Memo: Oct 31, 2024 \*\*\*\*\*\$670.18\*  
Six Hundred Seventy and 18/100 Dollars  
DATE AMOUNT  
Claude A Simon  
71 Tonjes Rd.  
Callicoon, NY 12723  
Veratex Inc.  
AUTHORIZED SIGNATURE

PAY TO THE ORDER OF

⑈040638⑈ ⑆021313103⑆ 4026018244⑈

40638 02/03/2025 \$670.18

Citizens 40655  
VERATEX INC.  
P.O. Box 682  
New York, NY 10108-0682

Memo: Dec 31, 2024 \*\*\*\*\*\$181.22\*  
One Hundred Eighty-One and 22/100 Dollars  
DATE AMOUNT  
Thomas Maros  
356 W 45th Street  
Apt.-1D  
New York, NY 10036  
Veratex Inc.  
AUTHORIZED SIGNATURE

PAY TO THE ORDER OF

⑈040655⑈ ⑆021313103⑆ 4026018244⑈

40655 02/03/2025 \$181.22

Citizens 40659  
VERATEX INC.  
P.O. Box 682  
New York, NY 10108-0682

Memo: Jan 27, 2025 \*\*\*\*\*\$2,328.75\*  
Two Thousand Three Hundred Twenty-Eight and 75/100 Dollars  
DATE AMOUNT  
Reblex Inc.  
40 Industrial Parkway  
Somerville, NJ 08876  
Veratex Inc.  
AUTHORIZED SIGNATURE

PAY TO THE ORDER OF

⑈040659⑈ ⑆021313103⑆ 4026018244⑈

40659 02/18/2025 \$2,328.75

Citizens 40660  
VERATEX INC.  
P.O. Box 682  
New York, NY 10108-0682

Memo: Jan 27, 2025 \*\*\*\*\*\$4,301.28\*  
Four Thousand Three Hundred One and 28/100 Dollars  
DATE AMOUNT  
Brawer Bros  
P.O. Box 640  
Hawthorne, NJ 07507-0640  
Veratex Inc.  
AUTHORIZED SIGNATURE

PAY TO THE ORDER OF

⑈040660⑈ ⑆021313103⑆ 4026018244⑈

40660 02/05/2025 \$4,301.28

Citizens 40661  
VERATEX INC.  
P.O. Box 682  
New York, NY 10108-0682

Memo: Jan 27, 2025 \*\*\*\*\*\$769.40\*  
Seven Hundred Sixty-Nine and 40/100 Dollars  
DATE AMOUNT  
Glen Raven Logistics, Inc.  
P.O. Box 802308  
Charlotte, NC 28260-2308  
Veratex Inc.  
AUTHORIZED SIGNATURE

PAY TO THE ORDER OF

⑈040661⑈ ⑆021313103⑆ 4026018244⑈

40661 02/03/2025 \$769.40

Citizens 40662  
VERATEX INC.  
P.O. Box 682  
New York, NY 10108-0682

Memo: 751971001 Dec 31, 2024 \*\*\*\*\*\$3,150.00\*  
Three Thousand One Hundred Fifty and 0/100 Dollars  
DATE AMOUNT  
AXA Equitable/Equi-Vest  
Unit Annuity Collections  
P.O. Box 13463  
Newark, NJ 07188-0463  
Veratex Inc.  
AUTHORIZED SIGNATURE

PAY TO THE ORDER OF

⑈040662⑈ ⑆021313103⑆ 4026018244⑈ ⑈0000315000⑈

40662 02/24/2025 \$3,150.00

Citizens 40663  
VERATEX INC.  
P.O. Box 682  
New York, NY 10108-0682

Memo: Jan 27, 2025 \*\*\*\*\*\$2,375.00\*  
Two Thousand Three Hundred Seventy-Five and 0/100 Dollars  
DATE AMOUNT  
Orbit Industries, Inc.  
P.O. Box 1189  
Gloversville, NY 12078  
Veratex Inc.  
AUTHORIZED SIGNATURE

PAY TO THE ORDER OF

⑈040663⑈ ⑆021313103⑆ 4026018244⑈

40663 02/24/2025 \$2,375.00

Citizens 40664  
VERATEX INC.  
P.O. Box 682  
New York, NY 10108-0682

Memo: Jan 31, 2025 \*\*\*\*\*\$2,213.51\*  
Two Thousand Two Hundred Thirteen and 51/100 Dollars  
DATE AMOUNT  
Claudio A D'Alessio  
54 Elston St.  
Bloomfield, NJ 07003  
Veratex Inc.  
AUTHORIZED SIGNATURE

PAY TO THE ORDER OF

⑈040664⑈ ⑆021313103⑆ 4026018244⑈

40664 02/24/2025 \$2,213.51

40678 02/24/2025 \$962.28

MEMO: VERATEX INC. P.O. Box 882 New York, NY 10108-0882

TO THE ORDER OF: Shawmut Park Avenue LLC P.O. Box 84590 Boston, MA 02284-5900

DATE: Feb 15, 2025

AMOUNT: \$962.28

VERATEX INC. P.O. Box 882 New York, NY 10108-0882

VERATEX INC. P.O. Box 882 New York, NY 10108-0882

40676 02/24/2025 \$848.20

MEMO: VERATEX INC. P.O. Box 882 New York, NY 10108-0882

TO THE ORDER OF: Green Raven Logistics, Inc. P.O. Box 602308 Charlotte, NC 28208-2308

DATE: Feb 15, 2025

AMOUNT: \$848.20

VERATEX INC. P.O. Box 882 New York, NY 10108-0882

VERATEX INC. P.O. Box 882 New York, NY 10108-0882

40672 02/24/2025 \$5,317.09

MEMO: VERATEX INC. P.O. Box 882 New York, NY 10108-0882

TO THE ORDER OF: Shawmut Infratec 2247 N. Park Avenue Burlington, NC 27217

DATE: Feb 15, 2025

AMOUNT: \$5,317.09

VERATEX INC. P.O. Box 882 New York, NY 10108-0882

VERATEX INC. P.O. Box 882 New York, NY 10108-0882

40670 02/21/2025 \$229.24

MEMO: VERATEX INC. P.O. Box 882 New York, NY 10108-0882

TO THE ORDER OF: Verizon P.O. Box 15124 Albany, NY 12212-5124

DATE: Feb 15, 2025

AMOUNT: \$229.24

VERATEX INC. P.O. Box 882 New York, NY 10108-0882

VERATEX INC. P.O. Box 882 New York, NY 10108-0882

40668 02/27/2025 \$334.00

MEMO: VERATEX INC. P.O. Box 882 New York, NY 10108-0882

TO THE ORDER OF: Ward Trucking, LLC P.O. Box 1655 Allentown, PA 18603

DATE: Feb 3, 2025

AMOUNT: \$334.00

VERATEX INC. P.O. Box 882 New York, NY 10108-0882

VERATEX INC. P.O. Box 882 New York, NY 10108-0882

40677 02/26/2025 \$890.93

MEMO: VERATEX INC. P.O. Box 882 New York, NY 10108-0882

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

DATE: Feb 15, 2025

AMOUNT: \$890.93

VERATEX INC. P.O. Box 882 New York, NY 10108-0882

VERATEX INC. P.O. Box 882 New York, NY 10108-0882

40675 02/25/2025 \$112.18

MEMO: VERATEX INC. P.O. Box 882 New York, NY 10108-0882

TO THE ORDER OF: Morton Motor Express P.O. Box 348 Chambersburg, NC 27012

DATE: Feb 15, 2025

AMOUNT: \$112.18

VERATEX INC. P.O. Box 882 New York, NY 10108-0882

VERATEX INC. P.O. Box 882 New York, NY 10108-0882

40671 02/28/2025 \$2,082.81

MEMO: VERATEX INC. P.O. Box 882 New York, NY 10108-0882

TO THE ORDER OF: Lustration Ass. Inc. 375 Fifth Ave 5th Fl New York, NY 10018

DATE: Feb 15, 2025

AMOUNT: \$2,082.81

VERATEX INC. P.O. Box 882 New York, NY 10108-0882

VERATEX INC. P.O. Box 882 New York, NY 10108-0882

40669 02/21/2025 \$120.59

MEMO: VERATEX INC. P.O. Box 882 New York, NY 10108-0882

TO THE ORDER OF: Verizon P.O. Box 15124 Albany, NY 12212-5124

DATE: Feb 15, 2025

AMOUNT: \$120.59

VERATEX INC. P.O. Box 882 New York, NY 10108-0882

VERATEX INC. P.O. Box 882 New York, NY 10108-0882