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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 March 01, 2025
through March 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



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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
DEPOSIT BALANCE			
Checking			
Business Advisor Checking	XXXXXXXX-824-4	20,289.06	10,586.46
		Total Deposit Balance	
		=	10,586.46
LOAN BALANCE			
Business Loan*	as of 03/30/25XXXXXXXXXX0026	99,937.35	99,937.35
		Total Loan Balance	
		=	99,937.35
		Total Relationship Balance	
		=	110,523.81

*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		20,289.06
Checks	-	21,107.05
Debits	-	14,229.61
Deposits & Credit	+	25,634.06
Current Balance	=	10,586.46

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 \$110,291

Your average daily checking balance used to qualify this statement period is: \$10,932

Your next statement period will end on April 30, 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	20,289.06
39823	2,000.00	03/17	39836	1,500.00	03/21	Total Checks
39824	2,000.00	03/10	39837	1,500.00	03/20	
39825	1,406.24	03/11	39838	1,379.00	03/18	21,107.05
39826	455.55	03/11	39839	1,203.90	03/17	
39827	750.39	03/12	39871*	1,015.63	03/13	
39828	513.26	03/17	40641*	670.18	03/26	
39829	382.84	03/18	40653*	670.18	03/26	
39830	2,213.51	03/17	40666*	313.80	03/11	
39834*	500.00	03/14	40667	181.22	03/05	
39835	1,121.11	03/19	40673*	1,330.24	03/06	

Debits **

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

Date	Amount	Description	Total Debits
			14,229.61
Other Debits			
03/03	8,456.92	UNITED HEALTHCAR EDI PAYMTS 250303 350198176328	
03/10	497.00	SBA LOAN PAYMENT 250307 0000	
03/14	660.70	Citizens Bank, N COMM LOANS 250314 880880000200143	
03/18	75.00	NYC DEPT OF FINA TAXPAYMENT 250317 176743680	
03/18	50.00	NYS DTF CT Tax Paymnt 250318 000000125400595	
03/19	4,489.99	UNITED HEALTHCAR EDI PAYMTS 250319 350198136346	

Please See Additional Information on Next Page

Business Advisor Checking for XXXXXX-824-4 Continued

Deposits & Credits

Date	Amount	Description
03/03	320.10	DEPOSIT
03/05	543.44	STRIPE TRANSFER 250305 ST-M4Y5V1P2R4Q6
03/07	3,189.90	A&H SPORTSWEAR PAYMENTS 030625 VER002
03/11	9,216.90	DEPOSIT
03/18	2,206.40	DEPOSIT
03/25	7,176.00	DEPOSIT
03/31	2,981.32	MOBILE DEPOSIT

Total Deposits & Credits

+ 25,634.06

Daily Balance

Date	Balance	Date	Balance	Date	Balance
03/03	12,152.24	03/12	18,168.04	03/20	3,269.50
03/05	12,514.46	03/13	17,152.41	03/21	1,769.50
03/06	11,184.22	03/14	15,991.71	03/25	8,945.50
03/07	14,374.12	03/17	10,061.04	03/26	7,605.14
03/10	11,877.12	03/18	10,380.60	03/31	10,586.46
03/11	18,918.43	03/19	4,769.50		

Current Balance

= 10,586.46

002404 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
		+ \$	
			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]

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

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 Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens®
29-1310/213

039823

Mar 6, 2025 *****\$2,000.00*

Two Thousand and 0/100 Dollars

DATE AMOUNT

PAY TO THE ORDER OF: Rebtex Inc.
40 Industrial Parkway
Somerville, NJ 08876

Veratex Incorporated
AUTHORIZED SIGNATURE

Memo: #039823# #021313103# 4026018244#

39823 03/17/2025 \$2,000.00

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens®
29-1310/213

039824

Mar 6, 2025 *****\$2,000.00*

Two Thousand and 0/100 Dollars

DATE AMOUNT

PAY TO THE ORDER OF: Braver Bros.
P.O. Box 840
Hawthorne, NJ 07507-0640

Veratex Incorporated
AUTHORIZED SIGNATURE

Memo: #039824# #021313103# 4026018244#

39824 03/10/2025 \$2,000.00

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens®
29-1310/213

039825

Mar 6, 2025 *****\$1,408.24*

One Thousand Four Hundred Six and 24/100 Dollars

DATE AMOUNT

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

Veratex Incorporated
AUTHORIZED SIGNATURE

Memo: #039825# #021313103# 4026018244#

39825 03/11/2025 \$1,406.24

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens®
29-1310/213

039826

Mar 6, 2025 *****\$455.55*

Four Hundred Fifty-Five and 55/100 Dollars

DATE AMOUNT

PAY TO THE ORDER OF: Glen Raven Logistics, Inc.
P.O. Box 602308
Charlotte, NC 28260-2308

Veratex Incorporated
AUTHORIZED SIGNATURE

Memo: #039826# #021313103# 4026018244#

39826 03/11/2025 \$455.55

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens®
29-1310/213

039827

Mar 6, 2025 *****\$750.39*

Seven Hundred Fifty and 39/100 Dollars

DATE AMOUNT

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

Veratex Incorporated
AUTHORIZED SIGNATURE

Memo: #039827# #021313103# 4026018244#

39827 03/12/2025 \$750.39

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens®
29-1310/213

039828

Mar 6, 2025 *****\$513.26*

Five Hundred Thirteen and 26/100 Dollars

DATE AMOUNT

PAY TO THE ORDER OF: Morton Motor Express
P.O. Box 349
Clemmons, NC 27012

Veratex Incorporated
AUTHORIZED SIGNATURE

Memo: VER63210108 #039828# #021313103# 4026018244#

39828 03/17/2025 \$513.26

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens®
29-1310/213

039829

Mar 11, 2025 *****\$382.84*

Three Hundred Eighty-Two and 84/100 Dollars

DATE AMOUNT

PAY TO THE ORDER OF: Glen Raven Logistics, Inc.
P.O. Box 602308
Charlotte, NC 28260-2308

Veratex Incorporated
AUTHORIZED SIGNATURE

Memo: #039829# #021313103# 4026018244#

39829 03/18/2025 \$382.84

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens®
29-1310/213

039830

Feb 28, 2025 *****\$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 Incorporated
AUTHORIZED SIGNATURE

Memo: #039830# #021313103# 4026018244#

39830 03/17/2025 \$2,213.51

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens®
29-1310/213

039834

Mar 11, 2025 *****\$500.00*

Five Hundred and 0/100 Dollars

DATE AMOUNT

PAY TO THE ORDER OF: Arthur Langer CPA
52 Clubhouse Circle
Melville, NY 11747

Veratex Incorporated
AUTHORIZED SIGNATURE

Memo: #039834# #021313103# 4026018244#

39834 03/14/2025 \$500.00

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens®
29-1310/213

039835

Mar 11, 2025 *****\$1,121.11*

One Thousand One Hundred Twenty-One and 11/100 Dollars

DATE AMOUNT

PAY TO THE ORDER OF: Cherryville Public Warehouse
800 W. Academy street
P.O. Box 400
Cherryville, NC 28021

Veratex Incorporated
AUTHORIZED SIGNATURE

Memo: #039835# #021313103# 4026018244#

39835 03/19/2025 \$1,121.11

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens
29-1310/213

039836

Mar 11, 2025 *****\$1,500.00*

One Thousand Five Hundred and 0/100 Dollars

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

Veratex Incorporated
AUTHORIZED SIGNATURE

Memo: #039836# #021313103# 4026018244#

39836

03/21/2025

\$1,500.00

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens
29-1310/213

039837

Mar 11, 2025 *****\$1,500.00*

One Thousand Five Hundred and 0/100 Dollars

PAY TO THE ORDER OF
Shawmut Infinite
2247 N. Park Avenue
Burlington, NC 27217

Veratex Incorporated
AUTHORIZED SIGNATURE

Memo: #039837# #021313103# 4026018244#

39837

03/20/2025

\$1,500.00

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens
29-1310/213

039838

Mar 11, 2025 *****\$1,379.00*

One Thousand Three Hundred Seventy-Nine and 0/100 Dollars

PAY TO THE ORDER OF
Shawmut Park Avenue LLC
P.O. Box 645950
Boston, MA 02284-5950

Veratex Incorporated
AUTHORIZED SIGNATURE

Memo: #039838# #021313103# 4026018244#

39838

03/18/2025

\$1,379.00

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens
29-1310/213

039839

Mar 11, 2025 *****\$1,203.90*

One Thousand Two Hundred Three and 90/100 Dollars

PAY TO THE ORDER OF
Rebtek Inc.
40 Industrial Parkway
Somerville, NJ 08876

Veratex Incorporated
AUTHORIZED SIGNATURE

Memo: #039839# #021313103# 4026018244#

39839

03/17/2025

\$1,203.90

Veratex Incorporated
P.O. Box 682
New York, NY 10108-0682
(212) 683-9300

Citizens
29-1310/213

039871

Mar 4, 2025 *****\$1,015.63*

One Thousand Fifteen and 63/100 Dollars

PAY TO THE ORDER OF
Unifour Finishers, Inc.
P.O. Box 1985
Hickory, NC 28603-1985

Veratex Incorporated
AUTHORIZED SIGNATURE

Memo: #039871# #021313103# 4026018244#

39871

03/13/2025

\$1,015.63

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

Citizens
29-1310/213

40641

Nov 30, 2024 *****\$670.18*

Six Hundred Seventy and 18/100 Dollars

PAY TO THE ORDER OF
Claude A Simon
71 Tonjes Rd.
Callicoon, NY 12723

Veratex Inc.
AUTHORIZED SIGNATURE

Memo: #040641# #021313103# 4026018244#

40641

03/26/2025

\$670.18

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

Citizens
29-1310/213

40653

Dec 31, 2024 *****\$670.18*

Six Hundred Seventy and 18/100 Dollars

PAY TO THE ORDER OF
Claude A Simon
71 Tonjes Rd.
Callicoon, NY 12723

Veratex Inc.
AUTHORIZED SIGNATURE

Memo: #040653# #021313103# 4026018244#

40653

03/26/2025

\$670.18

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

Citizens
29-1310/213

40666

Jan 31, 2025 *****\$313.80*

Three Hundred Thirteen and 80/100 Dollars

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

Veratex Inc.
AUTHORIZED SIGNATURE

Memo: #040666# #021313103# 4026018244#

40666

03/11/2025

\$313.80

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

Citizens
29-1310/213

40667

Jan 31, 2025 *****\$181.22*

One Hundred Eighty-One and 22/100 Dollars

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

Veratex Inc.
AUTHORIZED SIGNATURE

Memo: #040667# #021313103# 4026018244#

40667

03/05/2025

\$181.22

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

Citizens
29-1310/213

40673

Feb 15, 2025 *****\$1,330.24*

One Thousand Three Hundred Thirty and 24/100 Dollars

PAY TO THE ORDER OF
Cherryville Public Warehouse
800 W. Academy street
P.O. Box 400
Cherryville, NC 28021

Veratex Inc.
AUTHORIZED SIGNATURE

Memo: #040673# #021313103# 4026018244#

40673

03/06/2025

\$1,330.24