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ROP 450  
P.O. Box 7000  
Providence, RI 02940

AB 01 003104 06270 H 12 A



VERATEX INC  
P O BOX 682  
NEW YORK NY 10108-0682

## Business Advisor Account Statement

Page 1 of 7

Beginning April 01, 2025  
through April 30, 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

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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
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#### DEPOSIT BALANCE

##### Checking

Business Advisor Checking	XXXXXXXX-824-4	10,586.46	11,116.42
		<b>Total Deposit Balance</b>	
		=	11,116.42

#### LOAN BALANCE

Business Loan*	as of 04/29/25XXXXXXXXXX0026	99,937.35	99,937.35
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\*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.

#### Total Loan Balance

= 99,937.35

#### Total Relationship Balance

= 111,053.77

Please See Additional Information on Next Page

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

Previous Balance		10,586.46
Checks	-	40,759.34
Debits	-	9,661.26
Deposits & Credit	+	50,950.56
<b>Current Balance</b>	=	<b>11,116.42</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 \$115,614

Your average daily checking balance used to qualify this statement period is: \$16,836

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

						<b>Previous Balance</b>
<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>10,586.46</b>
4068	4,729.92	04/10	40680	2,932.23	04/07	<b>Total Checks</b>
39831*	670.18	04/03	40681	477.72	04/08	
39832	313.80	04/08	40682	240.02	04/09	<b>40,759.34</b>
39833	181.22	04/24	40683	1,500.00	04/09	
39841*	1,197.07	04/03	40684	4,302.36	04/11	
40493*	2,937.10	04/28	40686*	3,435.12	04/14	
40525*	7,737.60	04/28	40687	1,302.19	04/15	
40526	837.82	04/29	40688	1,091.38	04/11	
40528*	825.43	04/28	40689	2,336.43	04/14	
40665*	939.73	04/03	40691*	313.80	04/18	
40679*	2,277.00	04/08	40692	181.22	04/24	

**Debits \*\***

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

<b>Date</b>	<b>Amount</b>	<b>Description</b>	<b>Total Debits</b>
			<b>9,661.26</b>
<b>Other Debits</b>			
04/04	2,000.00	CHASE COMM LEND COMM LEND 250403 9980889	
04/04	1,393.73	IRS USATAXPYMT 040425 270549430328295	
04/07	165.09	NYS DTF WT TAX PAYMNT 250407 000000126829762	
04/08	907.03	NYS DOL UI TAX PAYMNT 250408 000000126956956	
04/09	497.00	SBA LOAN PAYMENT 250408 0000	
04/14	731.48	Citizens Bank, N COMM LOANS 250414 880880000200143	
04/22	3,966.93	UNITED HEALTHCAR EDI PAYMTS 250422 350198176356	

Please See Additional Information on Next Page



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

## Deposits &amp; Credits

## Total Deposits &amp; Credits

Date	Amount	Description		
			+	50,950.56
04/03	29,196.00	HARODITE INDUSTR INVOICE PA 250402 9688		
04/09	370.69	STRIPE TRANSFER 250409 ST-R5E3A9F4T8A2		
04/21	720.57	DEPOSIT		
04/22	163.30	DEPOSIT		
04/23	12,000.00	DEPOSIT		
04/24	8,500.00	MOBILE DEPOSIT		

## Daily Balance

## Current Balance

Date	Balance	Date	Balance	Date	Balance	=	11,116.42
04/03	36,975.48	04/11	14,518.89	04/22	3,316.81		
04/04	33,581.75	04/14	8,015.86	04/23	15,316.81		
04/07	30,484.43	04/15	6,713.67	04/24	23,454.37		
04/08	26,508.88	04/18	6,399.87	04/28	11,954.24		
04/09	24,642.55	04/21	7,120.44	04/29	11,116.42		
04/10	19,912.63						

003104 2/4

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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>	
			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

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**

**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 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.)

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

Citizens  
40685

Memo: Apr 4, 2025 \*\*\*\*\*\$4,729.92\*

Four Thousand Seven Hundred Twenty-Nine and 92/100 Dollars

DATE AMOUNT

PAY TO THE ORDER OF Brawer Bros.  
P.O. Box 640  
Hawthorne, NJ 07507-0640

Veratex Inc.  
AUTHORIZED SIGNATURE

#040685# #021313103# 4026018244#

4068 04/10/2025 \$4,729.92

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

Citizens  
039831

Feb 28, 2025 \*\*\*\*\*\$670.18\*

Six Hundred Seventy and 18/100 Dollars

DATE AMOUNT

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

Veratex Incorporated  
AUTHORIZED SIGNATURE

#039831# #021313103# 4026018244#

39831 04/03/2025 \$670.18

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

Citizens  
039832

Feb 28, 2025 \*\*\*\*\*\$313.80\*

Three Hundred Thirteen and 10/100 Dollars

DATE AMOUNT

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

Veratex Incorporated  
AUTHORIZED SIGNATURE

#039832# #021313103# 4026018244#

39832 04/08/2025 \$313.80

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

Citizens  
039833

Feb 28, 2025 \*\*\*\*\*\$181.22\*

One Hundred Eighty-One and 22/100 Dollars

DATE AMOUNT

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

Veratex Incorporated  
AUTHORIZED SIGNATURE

#039833# #021313103# 4026018244#

39833 04/24/2025 \$181.22

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

Citizens  
039841

Mar 20, 2025 \*\*\*\*\*\$1,197.07\*

One Thousand One Hundred Ninety-Seven and 7/100 Dollars

DATE AMOUNT

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

Veratex Incorporated  
AUTHORIZED SIGNATURE

Memo: #039841# #021313103# 4026018244#

39841 04/03/2025 \$1,197.07

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

Citizens  
40493

Apr 23, 2025 \*\*\*\*\*\$2,937.10\*

Two Thousand Nine Hundred Thirty-Seven and 10/100 Dollars

DATE AMOUNT

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

Veratex Inc.  
AUTHORIZED SIGNATURE

Memo: #040493# #021313103# 4026018244#

40493 04/28/2025 \$2,937.10

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

Citizens  
40525

Apr 23, 2025 \*\*\*\*\*\$7,737.60\*

Seven Thousand Seven Hundred Thirty-Seven and 60/100 Dollars

DATE AMOUNT

PAY TO THE ORDER OF Brawer Bros.  
P.O. Box 640  
Hawthorne, NJ 07507-0640

Veratex Inc.  
AUTHORIZED SIGNATURE

Memo: #040525# #021313103# 4026018244#

40525 04/28/2025 \$7,737.60

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

Citizens  
40526

Apr 23, 2025 \*\*\*\*\*\$837.82\*

Eight Hundred Thirty-Seven and 82/100 Dollars

DATE AMOUNT

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

Veratex Inc.  
AUTHORIZED SIGNATURE

Memo: #040526# #021313103# 4026018244#

40526 04/29/2025 \$837.82

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

Citizens  
40528

Apr 23, 2025 \*\*\*\*\*\$825.43\*

Eight Hundred Twenty-Five and 43/100 Dollars

DATE AMOUNT

PAY TO THE ORDER OF IPFS of New York, LLC  
P.O. Box 412886  
Kansas City, MO 64141-2886

Veratex Inc.  
AUTHORIZED SIGNATURE

Memo: MAW-676734 #040528# #021313103# 4026018244#

40528 04/28/2025 \$825.43

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

Citizens  
40665

Jan 31, 2025 \*\*\*\*\*\$939.73\*

Nine Hundred Thirty-Nine and 73/100 Dollars

DATE AMOUNT

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

Veratex Inc.  
AUTHORIZED SIGNATURE

#040665# #021313103# 4026018244#

40665 04/03/2025 \$939.73



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

Citizens  
40679

Memo: Apr 2, 2025 \*\*\*\*\*\$2,277.00\*

Two Thousand Two Hundred Seventy-Seven and 0/100 Dollars

DATE AMOUNT

Veratex Inc.  
Rebex Inc.  
40 Industrial Parkway  
Somerville, NJ 08876

Veratex Inc.  
AUTHORIZED SIGNATURE

⑈040679⑈ ⑆021313103⑆ 4026018244⑈

40679 04/08/2025 \$2,277.00

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

Citizens  
40680

Memo: Apr 2, 2025 \*\*\*\*\*\$2,932.23\*

Two Thousand Nine Hundred Thirty-Two and 23/100 Dollars

DATE AMOUNT

Veratex Inc.  
Brewer Bros.  
P.O. Box 640  
Hawthorne, NJ 07507-0640

Veratex Inc.  
AUTHORIZED SIGNATURE

⑈040680⑈ ⑆021313103⑆ 4026018244⑈

40680 04/07/2025 \$2,932.23

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

Citizens  
40681

Memo: Apr 2, 2025 \*\*\*\*\*\$477.72\*

Four Hundred Seventy-Seven and 72/100 Dollars

DATE AMOUNT

Veratex Inc.  
Glen Raven Logistics, Inc.  
P.O. Box 602308  
Charlotte, NC 28260-2308

Veratex Inc.  
AUTHORIZED SIGNATURE

⑈040681⑈ ⑆021313103⑆ 4026018244⑈

40681 04/08/2025 \$477.72

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

Citizens  
40682

Memo: VER68210108 Apr 2, 2025 \*\*\*\*\*\$240.02\*

Two Hundred Forty and 2/100 Dollars

DATE AMOUNT

Veratex Inc.  
Morton Motor Express  
P.O. Box 349  
Clemmons, NC 27012

Veratex Inc.  
AUTHORIZED SIGNATURE

⑈040682⑈ ⑆021313103⑆ 4026018244⑈

40682 04/09/2025 \$240.02

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

Citizens  
40683

Memo: Apr 2, 2025 \*\*\*\*\*\$1,500.00\*

One Thousand Five Hundred and 0/100 Dollars

DATE AMOUNT

Veratex Inc.  
Shawmut Infinite  
2247 N Park Avenue  
Burlington, NC 27217

Veratex Inc.  
AUTHORIZED SIGNATURE

⑈040683⑈ ⑆021313103⑆ 4026018244⑈

40683 04/09/2025 \$1,500.00

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

Citizens  
40684

Memo: Apr 4, 2025 \*\*\*\*\*\$4,302.36\*

Four Thousand Three Hundred Two and 36/100 Dollars

DATE AMOUNT

Veratex Inc.  
Rebex Inc.  
40 Industrial Parkway  
Somerville, NJ 08876

Veratex Inc.  
AUTHORIZED SIGNATURE

⑈040684⑈ ⑆021313103⑆ 4026018244⑈

40684 04/11/2025 \$4,302.36

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

Citizens  
40685

Memo: Apr 4, 2025 \*\*\*\*\*\$3,435.12\*

Three Thousand Four Hundred Thirty-Five and 12/100 Dollars

DATE AMOUNT

Veratex Inc.  
Shawmut Infinite  
2247 N Park Avenue  
Burlington, NC 27217

Veratex Inc.  
AUTHORIZED SIGNATURE

⑈040685⑈ ⑆021313103⑆ 4026018244⑈

40685 04/14/2025 \$3,435.12

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

Citizens  
40687

Memo: Apr 4, 2025 \*\*\*\*\*\$1,302.19\*

One Thousand Three Hundred Two and 19/100 Dollars

DATE AMOUNT

Veratex Inc.  
Cherryville Public Warehouse  
500 W. Academy street  
P.O. Box 400  
Cherryville, NC 28021

Veratex Inc.  
AUTHORIZED SIGNATURE

⑈040687⑈ ⑆021313103⑆ 4026018244⑈

40687 04/15/2025 \$1,302.19

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

Citizens  
40688

Memo: Apr 4, 2025 \*\*\*\*\*\$1,091.38\*

One Thousand Ninety-One and 38/100 Dollars

DATE AMOUNT

Veratex Inc.  
Glen Raven Logistics, Inc.  
P.O. Box 602308  
Charlotte, NC 28260-2308

Veratex Inc.  
AUTHORIZED SIGNATURE

⑈040688⑈ ⑆021313103⑆ 4026018244⑈

40688 04/11/2025 \$1,091.38

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

Citizens  
40689

Memo: Mar 31, 2025 \*\*\*\*\*\$2,336.43\*

Two Thousand Three Hundred Thirty-Six and 43/100 Dollars

DATE AMOUNT

Veratex Inc.  
Claudio A D'Alessio  
54 Elston St.  
Bloomfield, NJ 07003

Veratex Inc.  
AUTHORIZED SIGNATURE

⑈040689⑈ ⑆021313103⑆ 4026018244⑈

40689 04/14/2025 \$2,336.43

17/331

17631

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

Citizens  
20-1219019

40691

Three Hundred Thirteen and 80/100 Dollars

Mar 31, 2025 \*\*\*\*\*\$313.80\*

DATE AMOUNT

Veratax Inc.

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

*Carolyn J Simon*  
AUTHORIZED SIGNATURE

⑈040691⑈ ⑈021313103⑈ 4026018244⑈

40691

04/18/2025

\$313.80

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

Citizens  
20-1219019

40692

One Hundred Eighty-One and 22/100 Dollars

Mar 31, 2025 \*\*\*\*\*\$181.22\*

DATE AMOUNT

Veratax Inc.

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

*Thomas Maros*  
AUTHORIZED SIGNATURE

⑈040692⑈ ⑈021313103⑈ 4026018244⑈

40692

04/24/2025

\$181.22

003104 4/4

