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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 June 01, 2025  
through June 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

002937 1/3

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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	15,491.17	1,119.26
		<b>Total Deposit Balance</b>	
		=	1,119.26

### LOAN BALANCE

Business Loan*	as of 06/29/25XXXXXXXXXX0026	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.

<b>Total Loan Balance</b>	
=	99,937.35
<b>Total Relationship Balance</b>	
=	101,056.61

Please See Additional Information on Next Page

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

Previous Balance		15,491.17
Checks	-	30,032.29
Debits	-	7,941.08
Deposits & Credit	+	23,601.46
<b>Current Balance</b>	<b>=</b>	<b>1,119.26</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 \$108,634

Your average daily checking balance used to qualify this statement period is: \$8,473

Your next statement period will end on July 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>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>Check #</b>	<b>Amount</b>	<b>Date</b>	<b>15,491.17</b>
39845	5,195.69	06/04	40696*	180.30	06/13	<b>Total Checks</b>
39846	4,920.12	06/09	40698*	1,344.75	06/17	
39847	7,571.44	06/09	40699	4,788.44	06/17	<b>30,032.29</b>
39849*	485.48	06/30	40700	1,093.75	06/17	
40537*	181.22	06/09	40702*	750.39	06/18	
40538	1,811.17	06/12	40723*	1,039.36	06/23	
40690*	670.18	06/02				

**Debits \*\***

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

			<b>Total Debits</b>
			<b>7,941.08</b>
<b>Date</b>	<b>Amount</b>	<b>Description</b>	
<b>Other Debits</b>			
06/02	1,329.94	IRS USATAXPYMT 060225 270555390145938	
06/03	137.66	NYS DTF WT TAX PAYMNT 250603 000000129816606	
06/04	585.00	BANK OF AMERICA ONLINE PMT 250604 CKF415373019POS	
06/04	95.00	SSLICNY INS PAYMT 250603 2462490	
06/09	497.00	SBA LOAN PAYMENT 250606 0000	
06/10	18.00	SERVICE CHARGE	
		WIRE TRANSFER FEES	
06/12	57.00	SBA EIDL LOAN PAYMENT 250611 0000	
06/16	731.49	Citizens Bank, N COMM LOANS 250616 880880000200143	
06/23	4,489.99	UNITED HEALTHCAR EDI PAYMTS 250623 350198103761	

Please See Additional Information on Next Page

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

			<b>Total Deposits &amp; Credits</b>	
<i>Date</i>	<i>Amount</i>	<i>Description</i>	<b>+</b>	<b>23,601.46</b>
06/06	1,300.00	MOBILE DEPOSIT		
06/06	1,300.00	MOBILE DEPOSIT		
06/09	6,000.00	MOBILE DEPOSIT		
06/10	13,909.46	INCOMING WIRE TRANSFER (MTS NO.250610004894) ORIGINATOR NAME : INTERNATIONAL FOAM ORIG TO BNF INFO: PAYMENT FOR INVOICE 32748 FED ID# : 0610MMQFMPNB00377706101005FT03		
06/16	1,092.00	MOBILE DEPOSIT		

**Daily Balance**

						<b>Current Balance</b>	
<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<b>=</b>	<b>1,119.26</b>
06/02	13,491.05	06/10	16,799.38	06/17	7,884.48		
06/03	13,353.39	06/12	14,931.21	06/18	7,134.09		
06/04	7,477.70	06/13	14,750.91	06/23	1,604.74		
06/06	10,077.70	06/16	15,111.42	06/30	1,119.26		
06/09	2,907.92						





## 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]

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

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

== \$

## 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

## B I L L I N G R I G H T S S U M M A R Y

### What To Do If You Think You Find A Mistake On Your Statement:

**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

**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 662  
New York, NY 10108-0662  
(212) 663-9300

TO THE ORDER OF  
Brawley Bros.  
P.O. Box 648  
Hawthorne, NJ 07507-0648

DATE: May 30, 2025  
AMOUNT: \*\*\*\*\*\$5,195.69\*

Five Thousand and One Hundred Nine Hundred Twenty and 12/100 Dollars

Veratex Incorporated  
P.O. Box 662  
New York, NY 10108-0662  
(212) 663-9300

29-1910/213

039845

**Veratex Incorporated**  
P.O. Box 662  
New York, NY 10108-0662  
(212) 663-9300

TO THE ORDER OF  
Brawley Bros.  
P.O. Box 648  
Hawthorne, NJ 07507-0648

DATE: May 30, 2025  
AMOUNT: \*\*\*\*\*\$7,571.44\*

Seven Thousand Five Hundred Seventy-one and 44/100 Dollars

Veratex Incorporated  
P.O. Box 662  
New York, NY 10108-0662  
(212) 663-9300

29-1910/213

039847

**Veratex Incorporated**  
P.O. Box 662  
New York, NY 10108-0662

TO THE ORDER OF  
Thomas Maros  
356 W 45th Street  
New York, NY 10036

DATE: May 11, 2025  
AMOUNT: \*\*\*\*\*\$181.22\*

One Hundred Eighty-one and 22/100 Dollars

Veratex Incorporated  
P.O. Box 662  
New York, NY 10108-0662

29-1910/213

40537

**Veratex Incorporated**  
P.O. Box 662  
New York, NY 10108-0662

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

DATE: Mar 31, 2025  
AMOUNT: \*\*\*\*\*\$670.18\*

Six Hundred Seventy and 18/100 Dollars

Veratex Incorporated  
P.O. Box 662  
New York, NY 10108-0662

29-1910/213

40690

**Veratex Incorporated**  
P.O. Box 662  
New York, NY 10108-0662

TO THE ORDER OF  
Unibor Fisheries, Inc.  
P.O. Box 1965  
Hickory, NC 28603-1965

DATE: Jun 10, 2025  
AMOUNT: \*\*\*\*\*\$1,344.75\*

One Thousand Three Hundred Forty-four and 75/100 Dollars

Veratex Incorporated  
P.O. Box 662  
New York, NY 10108-0662

29-1910/213

40698

**Veratex Incorporated**  
P.O. Box 662  
New York, NY 10108-0662  
(212) 663-9300

TO THE ORDER OF  
Brawley Bros.  
P.O. Box 648  
Hawthorne, NJ 07507-0648

DATE: May 30, 2025  
AMOUNT: \*\*\*\*\*\$4,920.12\*

Four Thousand Nine Hundred Twenty and 12/100 Dollars

Veratex Incorporated  
P.O. Box 662  
New York, NY 10108-0662  
(212) 663-9300

29-1910/213

039846

**Veratex Incorporated**  
P.O. Box 662  
New York, NY 10108-0662  
(212) 663-9300

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

DATE: May 31, 2025  
AMOUNT: \*\*\*\*\*\$485.48\*

Four Hundred Eighty-five and 48/100 Dollars

Veratex Incorporated  
P.O. Box 662  
New York, NY 10108-0662  
(212) 663-9300

29-1910/213

039849

**Veratex Incorporated**  
P.O. Box 662  
New York, NY 10108-0662

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

DATE: May 11, 2025  
AMOUNT: \*\*\*\*\*\$1,811.17\*

One Thousand Eight Hundred Eleven and 17/100 Dollars

Veratex Incorporated  
P.O. Box 662  
New York, NY 10108-0662

29-1910/213

40538

**Veratex Incorporated**  
P.O. Box 662  
New York, NY 10108-0662

TO THE ORDER OF  
Travelers  
P.O. Box 80317  
Dallas, TX 75280-0317

DATE: Jun 2, 2025  
AMOUNT: \*\*\*\*\*\$160.30\*

One Hundred Eighty and 30/100 Dollars

Veratex Incorporated  
P.O. Box 662  
New York, NY 10108-0662

29-1910/213

40696

**Veratex Incorporated**  
P.O. Box 662  
New York, NY 10108-0662

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

DATE: Jun 10, 2025  
AMOUNT: \*\*\*\*\*\$4,788.44\*

Four Thousand Seven Hundred Eighty-eight and 44/100 Dollars

Veratex Incorporated  
P.O. Box 662  
New York, NY 10108-0662

29-1910/213

40699

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

Citizens  
20-1718013

40700

Memo: Jun 10, 2025 \*\*\*\*\*\$1,093.75\*

One Thousand Ninety-Three and 75/100 Dollars

DATE AMOUNT

PAY TO THE ORDER OF: Glen Raven Logistics, Inc.  
P.O. Box 602306  
Charlotte, NC 28260-2306

Veritas Inc.  
AUTHORIZED SIGNATURE

⑈040700⑈ ⑈021313103⑈ 4026018244⑈

40700

06/17/2025

\$1,093.75

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

Citizens  
20-1718013

40702

Memo: MAW-676734 Jun 10, 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

Veritas Inc.  
AUTHORIZED SIGNATURE

⑈040702⑈ ⑈021313103⑈ 4026018244⑈ ⑈0000075039⑈

40702

06/18/2025

\$750.39

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

Citizens  
20-1718013

40723

Memo: Jun 10, 2025 \*\*\*\*\*\$1,039.36\*

One Thousand Thirty-Nine and 36/100 Dollars

DATE AMOUNT

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

Veritas Inc.  
AUTHORIZED SIGNATURE

⑈040723⑈ ⑈021313103⑈ 4026018244⑈

40723

06/23/2025

\$1,039.36