



US259 | BR355 | 22  
ROP 450  
P.O. Box 7000  
Providence, RI 02940

AB 01 002269 05521 H 9 A



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

## Business Advisor Account Statement

Page 1 of 7

Beginning October 01, 2025  
through October 31, 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



002269 1/4

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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               | 5,790.63                          | 25,721.05              |
|                           |                              | <b>Total Deposit Balance</b>      |                        |
|                           |                              | =                                 | 25,721.05              |
| <b>LOAN BALANCE</b>       |                              |                                   |                        |
| Business Loan*            | as of 10/30/25XXXXXXXXXX0026 | 99,937.35                         | 69,937.35              |
|                           |                              | <b>Total Loan Balance</b>         |                        |
|                           |                              | =                                 | 69,937.35              |
|                           |                              | <b>Total Relationship Balance</b> |                        |
|                           |                              | =                                 | 95,658.40              |

\*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       |   | 5,790.63         |
| Checks                 | - | 32,503.72        |
| Debits                 | - | 38,049.66        |
| Deposits & Credit      | + | 90,483.80        |
| <b>Current Balance</b> | = | <b>25,721.05</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 \$120,235

Your average daily checking balance used to qualify this statement period is: \$23,731

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

|                |               |             |                |               |             | <b>Previous Balance</b> |
|----------------|---------------|-------------|----------------|---------------|-------------|-------------------------|
|                |               |             |                |               |             | <b>5,790.63</b>         |
| <b>Check #</b> | <b>Amount</b> | <b>Date</b> | <b>Check #</b> | <b>Amount</b> | <b>Date</b> | <b>Total Checks</b>     |
| 40801          | 4,575.00      | 10/23       | 40836          | 1,394.22      | 10/20       |                         |
| 40824*         | 181.22        | 10/07       | 40837          | 1,055.09      | 10/22       |                         |
| 40827*         | 2,533.60      | 10/27       | 40838          | 370.93        | 10/21       | -                       |
| 40828          | 335.11        | 10/22       | 40839          | 258.91        | 10/22       | <b>32,503.72</b>        |
| 40829          | 2,729.70      | 10/22       | 40840          | 4,842.18      | 10/22       |                         |
| 40830          | 106.65        | 10/21       | 40842*         | 1,909.89      | 10/24       |                         |
| 40831          | 626.51        | 10/23       | 40843          | 1,096.55      | 10/31       |                         |
| 40832          | 1,058.38      | 10/22       | 40844          | 360.88        | 10/31       |                         |
| 40833          | 313.80        | 10/16       | 40845          | 4,754.08      | 10/27       |                         |
| 40834          | 181.22        | 10/30       | 40846          | 2,131.34      | 10/31       |                         |
| 40835          | 1,435.32      | 10/14       | 40847          | 253.14        | 10/31       |                         |

**Debits \*\***

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

|                     |               |  | <b>Total Debits</b> |
|---------------------|---------------|--|---------------------|
|                     |               |  | <b>38,049.66</b>    |
| <b>Date</b>         | <b>Amount</b> | <b>Description</b>                                 |                     |
| <b>Other Debits</b> |               |  |                     |
| 10/07               | 18.00         | SERVICE CHARGE                                     |                     |
|                     |               | WIRE TRANSFER FEES                                 |                     |
| 10/09               | 497.00        | SBA LOAN PAYMENT 251008 0000                       |                     |
| 10/14               | 1,047.75      | IRS USATAXPYMT 101425 270568793422792              |                     |
| 10/14               | 689.85        | Citizens Bank, N COMM LOANS 251014 880880000200143 |                     |
| 10/14               | 120.00        | T-MOBILE HANDSET 251010 1569984                    |                     |
| 10/14               | 57.00         | SBA EIDL LOAN PAYMENT 251010 0000                  |                     |
| 10/15               | 4,489.99      | UNITED HEALTHCAR EDI PAYMTS 251015 350198104894    |                     |
| 10/16               | 70.40         | NYS DTF WT TAX PAYMNT 251016 000000134717704       |                     |
| 10/22               | 179.33        | NYS DTF WT TAX PAYMNT 251022 000000134972677       |                     |
| 10/23               | 795.29        | NYS DOL UI TAX PAYMNT 251023 000000135029288       |                     |
| 10/24               | 85.05         | SSLICNY INS PAYMT 251023 6621521                   |                     |

Please See Additional Information on Next Page

# Business Advisor Checking for XXXXXX-824-4 Continued

## Debits (Continued) \*\*

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

| Date                            | Amount    | Description                                 |
|---------------------------------|-----------|---|
| <b>Other Debits (Continued)</b> |           |   |
| 10/29                           | 30,000.00 | ONLINE TRANSFER CML LOAN PAYMENT 0698900026 |

## Deposits & Credits

## Total Deposits & Credits

| Date  | Amount    | Description  | + | 90,483.80 |
|-------|-----------|--|---|-----------|
| 10/06 | 274.20    | DEPOSIT  |   |           |
| 10/07 | 4,062.90  | INCOMING WIRE TRANSFER<br>(MTS NO.251007009664)<br>ORIGINATOR NAME : INTERNATIONAL FOAM<br>ORIG TO BNF INFO: Payment for invoices32762 and 32761<br>FED ID# : 20251007MMQFMPNB007430 |   |           |
| 10/09 | 10,490.40 | HARODITE INDUSTR INVOICE PA 251008 9688  |   |           |
| 10/15 | 1,650.00  | DEPOSIT  |   |           |
| 10/15 | 851.23    | DEPOSIT  |   |           |
| 10/16 | 19,267.65 | HARODITE INDUSTR INVOICE PA 251015 9688  |   |           |
| 10/16 | 4,928.35  | DEPOSIT  |   |           |
| 10/16 | 4,412.80  | DEPOSIT  |   |           |
| 10/16 | 2,147.75  | DEPOSIT  |   |           |
| 10/16 | 465.06    | DEPOSIT  |   |           |
| 10/22 | 1,739.66  | STRIPE TRANSFER 251022 ST-T8A7C0J1G0Q2   |   |           |
| 10/23 | 699.46    | STRIPE TRANSFER 251023 ST-V4W7O1L7B1F9   |   |           |
| 10/27 | 179.33    | DEPOSIT  |   |           |
| 10/28 | 7,928.41  | DEPOSIT  |   |           |
| 10/29 | 31,386.60 | HARODITE INDUSTR INVOICE PA 251028 9688  |   |           |

## Daily Balance

## Current Balance

| Date  | Balance   | Date  | Balance   | Date  | Balance   | = | 25,721.05 |
|-------|-----------|-------|-----------|-------|-----------|---|-----------|
| 10/06 | 6,064.83  | 10/20 | 44,026.42 | 10/27 | 20,429.17 |   |           |
| 10/07 | 9,928.51  | 10/21 | 43,548.84 | 10/28 | 28,357.58 |   |           |
| 10/09 | 19,921.91 | 10/22 | 34,829.80 | 10/29 | 29,744.18 |   |           |
| 10/14 | 16,571.99 | 10/23 | 29,532.46 | 10/30 | 29,562.96 |   |           |
| 10/15 | 14,583.23 | 10/24 | 27,537.52 | 10/31 | 25,721.05 |   |           |
| 10/16 | 45,420.64 |       |           |       |           |   |           |



### **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.*

MEMO

VERATEX, INC.  
330 EAST 86TH STREET  
FLOOR 1  
NEW YORK, NY 10022  
PHONE: 212-683-8000 FAX 212-688-5573

USD Four Thousand, Five Hundred And Seventy Five only.

ORDER OF \$4,575.00

PAY TO THE ORDER OF

MB Architect PC  
214-41 42nd Avenue  
Suite 4F  
Bayside NY 11361

DATE: 10-17-2025

40801

CITIZENS BANK

10/23/2025

\$4,575.00

MEMO

VERATEX, INC.  
330 EAST 86TH STREET  
FLOOR 1  
NEW YORK, NY 10022  
PHONE: 212-683-8000 FAX 212-688-5573

USD Two Thousand, Five Hundred And Thirty Three And Sixty Cent only.

ORDER OF \$2,533.60

PAY TO THE ORDER OF

Robtex Inc.  
40 Industrial Parkway  
Somerville NJ 08876

DATE: 10-12-2025

40827

CITIZENS BANK

10/27/2025

\$2,533.60

MEMO

VERATEX, INC.  
330 EAST 86TH STREET  
FLOOR 1  
NEW YORK, NY 10022  
PHONE: 212-683-8000 FAX 212-688-5573

USD Two Thousand, Seven Hundred And Twenty Nine And Seventy Cent only.

ORDER OF \$2,729.70

PAY TO THE ORDER OF

South Fork Industries Inc.  
P.O. Box 742  
Maiden NC 28650

DATE: 10-12-2025

40829

CITIZENS BANK

10/22/2025

\$2,729.70

MEMO

VERATEX, INC.  
330 EAST 86TH STREET  
FLOOR 1  
NEW YORK, NY 10022  
PHONE: 212-683-8000 FAX 212-688-5573

USD Six Hundred And Twenty Six And Fifty Cent only.

ORDER OF \$626.51

PAY TO THE ORDER OF

Chase Cardmember Service  
Box 1423  
Charlotte NC 28201-1423

DATE: 10-13-2025

40831

CITIZENS BANK

10/23/2025

\$626.51

MEMO

VERATEX, INC.  
330 EAST 86TH STREET  
FLOOR 1  
NEW YORK, NY 10022  
PHONE: 212-683-8000 FAX 212-688-5573

USD Three Hundred And Thirteen And Eighty Cent only.

ORDER OF \$313.80

PAY TO THE ORDER OF

Carolyn Simon  
71 Tonnes Road  
Callicoon, NY 12723

DATE: 09-30-2025

40833

CITIZENS BANK

10/16/2025

\$313.80

MEMO

VERATEX, INC.  
330 EAST 86TH STREET  
FLOOR 1  
NEW YORK, NY 10022  
PHONE: 212-683-8000 FAX 212-688-5573

One Hundred Eighty-one and 22/100 Dollars

ORDER OF \$181.22

PAY TO THE ORDER OF

Thomas Marcos  
356 W 45th Street  
Apt. 1D  
New York, NY 10036

DATE: 8/31/25

40824

CITIZENS BANK

10/07/2025

\$181.22

MEMO

VERATEX, INC.  
330 EAST 86TH STREET  
FLOOR 1  
NEW YORK, NY 10022  
PHONE: 212-683-8000 FAX 212-688-5573

USD Three Hundred And Thirty Five And Eleven Cent only.

ORDER OF \$335.11

PAY TO THE ORDER OF

Morton Motor Express  
P.O. Box 349  
Clemmons NC 27012

DATE: 10-12-2025

40828

CITIZENS BANK

10/22/2025

\$335.11

MEMO

VERATEX, INC.  
330 EAST 86TH STREET  
FLOOR 1  
NEW YORK, NY 10022  
PHONE: 212-683-8000 FAX 212-688-5573

USD One Hundred And Six And Sixty Five Cent only.

ORDER OF \$106.65

PAY TO THE ORDER OF

NYC Department Of Finance  
P.O. Box 3933  
New York NY 10008-3933

DATE: 10-13-2025

40830

CITIZENS BANK

10/21/2025

\$106.65

MEMO

VERATEX, INC.  
330 EAST 86TH STREET  
FLOOR 1  
NEW YORK, NY 10022  
PHONE: 212-683-8000 FAX 212-688-5573

USD One Thousand And Fifty Eight And Thirty Eight Cent only.

ORDER OF \$1,058.38

PAY TO THE ORDER OF

Atco Direct/Atco Credit Corp.  
P.O. Box 60448  
Dallas TX 75266-0448

DATE: 10-13-2025

40832

CITIZENS BANK

10/22/2025

\$1,058.38

MEMO

VERATEX, INC.  
330 EAST 86TH STREET  
FLOOR 1  
NEW YORK, NY 10022  
PHONE: 212-683-8000 FAX 212-688-5573

USD One Hundred And Eighty One And Twenty Two Cent only.

ORDER OF \$181.22

PAY TO THE ORDER OF

Thomas Marcos  
356 West 45th Street  
Apt 1D  
New York, NY 10036

DATE: 09-30-2025

40834

CITIZENS BANK

10/30/2025

\$181.22

002269 3/4

VERATEX, INC.  
336 EAST 56TH STREET  
FRONT A  
NEW YORK, NY 10022  
PHONE: 212-683-9300 FAX 212-689-5573

CITIZEN'S BANK 40835

Date: 09-30-2025

PAY TO THE ORDER OF \$ 1,435.32

USD One Thousand, Four Hundred And Thirty Five and Thirty Two Cent only.

CLAUDE SIMON  
71 Tonjes Road  
Callicoon, NY 12723

MEMO

040835 0213131031 4026018244

40835 10/14/2025 \$1,435.32

VERATEX, INC.  
336 EAST 56TH STREET  
FRONT A  
NEW YORK, NY 10022  
PHONE: 212-683-9300 FAX 212-689-5573

CITIZEN'S BANK 40837

Date: 10-14-2025

PAY TO THE ORDER OF \$ 1,055.09

USD One Thousand And Fifty Five and Nine Cent only.

Cherryville Public Warehouse  
600 W. Academy street  
P.O. Box 400  
Cherryville NC 28021

MEMO

040837 0213131031 4026018244

40837 10/22/2025 \$1,055.09

VERATEX, INC.  
336 EAST 56TH STREET  
FRONT A  
NEW YORK, NY 10022  
PHONE: 212-683-9300 FAX 212-689-5573

CITIZEN'S BANK 40839

Date: 10-14-2025

PAY TO THE ORDER OF \$ 258.91

USD Two Hundred And Fifty Eight and Ninety One Cent only.

Charter Communications  
P.O. Box 7186  
Pasadena CA 91109-7186

MEMO

040839 0213131031 4026018244

40839 10/22/2025 \$258.91

VERATEX, INC.  
336 EAST 56TH STREET  
FRONT A  
NEW YORK, NY 10022  
PHONE: 212-683-9300 FAX 212-689-5573

CITIZEN'S BANK 40842

Date: 10-16-2025

PAY TO THE ORDER OF \$ 1,909.89

USD One Thousand, Nine Hundred And Nine and Eighty Nine Cent only.

Shawmut Infinite  
2247 N. Park Avenue  
Burlington NC 27217

MEMO

040842 0213131031 4026018244

40842 10/24/2025 \$1,909.89

VERATEX, INC.  
336 EAST 56TH STREET  
FRONT A  
NEW YORK, NY 10022  
PHONE: 212-683-9300 FAX 212-689-5573

CITIZEN'S BANK 40844

Date: 10-16-2025

PAY TO THE ORDER OF \$ 360.88

USD Three Hundred And Sixty and Eighty Eight Cent only.

Morton Morton Express  
P.O. Box 349  
Clemmons NC 27012

MEMO

040844 0213131031 4026018244

40844 10/31/2025 \$360.88

VERATEX, INC.  
336 EAST 56TH STREET  
FRONT A  
NEW YORK, NY 10022  
PHONE: 212-683-9300 FAX 212-689-5573

CITIZEN'S BANK 40836

Date: 09-30-2025

PAY TO THE ORDER OF \$ 1,394.22

USD One Thousand, Three Hundred And Ninety Four and Twenty Two Cent only.

Claudio D'Alessio  
54 Elston Street  
Bloomfield, NJ 07003

MEMO

040836 0213131031 4026018244

40836 10/20/2025 \$1,394.22

VERATEX, INC.  
336 EAST 56TH STREET  
FRONT A  
NEW YORK, NY 10022  
PHONE: 212-683-9300 FAX 212-689-5573

CITIZEN'S BANK 40838

Date: 10-14-2025

PAY TO THE ORDER OF \$ 370.93

USD Three Hundred And Seventy and Ninety Three Cent only.

Con Edison-House-Elec  
P.O. Box 1702  
New York NY 10116-1702

MEMO

040838 0213131031 4026018244

40838 10/21/2025 \$370.93

VERATEX, INC.  
336 EAST 56TH STREET  
FRONT A  
NEW YORK, NY 10022  
PHONE: 212-683-9300 FAX 212-689-5573

CITIZEN'S BANK 40840

Date: 10-16-2025

PAY TO THE ORDER OF \$ 4,842.18

USD Four Thousand, Eight Hundred And Forty Two and Eighteen Cent only.

Brawer Bros.  
P.O. Box 640  
Hawthorne NJ 07507-0640

MEMO

040840 0213131031 4026018244

40840 10/22/2025 \$4,842.18

VERATEX, INC.  
336 EAST 56TH STREET  
FRONT A  
NEW YORK, NY 10022  
PHONE: 212-683-9300 FAX 212-689-5573

CITIZEN'S BANK 40843

Date: 10-16-2025

PAY TO THE ORDER OF \$ 1,096.55

USD One Thousand And Ninety Six and Fifty Five Cent only.

Cherryville Public Warehouse  
600 W. Academy street  
P.O. Box 400  
Cherryville NC 28021

MEMO

040843 0213131031 4026018244

40843 10/31/2025 \$1,096.55

VERATEX, INC.  
336 EAST 56TH STREET  
FRONT A  
NEW YORK, NY 10022  
PHONE: 212-683-9300 FAX 212-689-5573

CITIZEN'S BANK 40845

Date: 10-16-2025

PAY TO THE ORDER OF \$ 4,754.08

USD Four Thousand, Seven Hundred And Fifty Four and Eight Cent only.


Rebtx Inc.  
40 Industrial Parkway  
Somerville NJ 08876

MEMO


040845 0213131031 4026018244

40845 10/27/2025 \$4,754.08



|   |  |   |
|---|--|---|
| <b>VERATEX, INC.</b><br>336 EAST 60TH STREET<br>FRIET A<br>NEW YORK, NY 10022<br>PHONE: 212-683-9300 FAX 212-889-5873 |  | CITIZEN'S BANK<br>40846<br>Date: 10-22-2025   |
| PAY TO THE ORDER OF<br>USD Two Thousand, One Hundred And Thirty One and Thirty Four Cent only.                        |  | \$ <b>\$2,131.34</b><br>DOLLARS   |
| MEMO<br>Shawmut Infinite<br>2247 N. Park Avenue<br>Burlington NC 27217  |  | AUTHORIZED SIGNATURE<br> |
| ⑈040846⑈ ⑆021313103⑆ ⑆4026018244⑈   |  |   |

40846 10/31/2025 \$2,131.34

|   |  |   |
|---|--|---|
| <b>VERATEX, INC.</b><br>336 EAST 60TH STREET<br>FRIET A<br>NEW YORK, NY 10022<br>PHONE: 212-683-9300 FAX 212-889-5873 |  | CITIZEN'S BANK<br>40847<br>Date: 10-22-2025   |
| PAY TO THE ORDER OF<br>USD Two Hundred And Fifty Three and Fourteen Cent only.  |  | \$ <b>\$253.14</b><br>DOLLARS   |
| MEMO<br>Shawmut Infinite<br>2247 N. Park Avenue<br>Burlington NC 27217  |  | AUTHORIZED SIGNATURE<br> |
| ⑈040847⑈ ⑆021313103⑆ ⑆4026018244⑈   |  |   |

40847 10/31/2025 \$253.14

