

Citizens  
ROP240  
PO Box 7000  
Providence, RI 02940

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

Account Number: XXXXXX-8244  
Transaction Date: 01/23/2024

**Notice of Overdraft / Insufficient Available Funds**

Dear Valued Customer,

Please be aware that the Available Balance in your account did not cover the following transactions made on 01/23/2024.

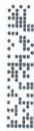
Account beginning balance on 01/23/2024	\$	4,462.75
Total funds available in your account to pay items (net sum from all above)		4,462.75
Items Paid that overdrew your account	-	4,635.00
Subtotal after Account Activity (net sum from all above)		- 172.25
Overdraft Fees	-	35.00
Returned Item Fees	-	0.00
<b>Total (net sum from all above) 01/23/2024</b>	<b>\$</b>	<b>- 207.25</b>

We paid the following items with Overdraft Coverage

<u>Description</u>	<u>Item Amount</u>	<u>Fee Charged</u>
CHECK NUMBER: 0000040364	\$ 4,635.00	\$ 35.00
<b>Total</b>	<b>\$ 4,635.00</b>	<b>\$ 35.00</b>

**Please see reverse side for additional information about your account.**

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Overdraft Fees (charged for items paid by the bank on your behalf) or Returned Item Fees are charged in accordance with pricing outlined in your Deposit Account Fees and Features Guide. Please call us at 1-800-862-6200 if you have questions or think there may have been an error.

**Make a deposit as soon as possible:**

You must bring your account to a positive balance as soon as possible to keep your account in good standing.

If **Total** above is negative, your account is overdrawn. If you have not already done so, please make a deposit or transfer funds to your account for the **Total, \$ 207.25, plus additional funds for other outstanding transactions you may have initiated**, to return the account to a positive balance and avoid additional charges. Be sure to check with us for the timing of the availability of your deposits.

Overdraft Fees charged for items paid by the bank on your behalf or Returned Item Fees for items returned are charged in accordance with pricing outlined in your Deposit Account Fees and Features Guide.

Accounts remaining overdrawn will be forwarded to our collection department for appropriate follow up and resolution.

If you are an Online Banking customer, you may review your account online at <http://www.citizensbank.com>.

**Tips for avoiding future overdrafts:**

- Consider enrolling into an Overdraft Plan. (To learn more about how your checking account works and the Overdraft Choices available to you [citizensbank.com/overdraft101](http://citizensbank.com/overdraft101))
- Knowing how to monitor your account activity in Online Banking - including deposit availability and debit card transactions.
- Set up email or text alerts\*\* to keep track of your balances and alert you when your balances are low

\*\*Wireless carrier, text and/or data charges may apply.