



**KRESS
NATIONAL
BANK**

"A Good Bank to Grow With"

PO BOX 660 KRESS, TX 79052

STATEMENT OF ACCOUNT

Direct Inquiries To:

KRESS NATIONAL BANK

PO BOX 660 KRESS, TX 79052

806-684-2231

CITY OF KRESS
CDBG 2024 GRANT
BOX 236
KRESS

TX 79052-0236

INTEREST RECEIVED TO DATE	CUSTOMER NUMBER
INTEREST TO DATE	FROM DATE TO DATE
	03/31 04/30/2025
SSN	PAGE 1

***** BUSINESS CHECKING

*****#

PREVIOUS BALANCE

55,375.00

NUMBERED CHECKS

#	Date	Amount	#	Date	Amount	#	Date	Amount
10004	04/01	28,125.00	10005	04/01	11,250.00	10006	04/07	8,000.00

DAILY BALANCE INFORMATION

Date	Balance	Date	Balance	Date	Balance
04/01	16,000.00	04/07	8,000.00	04/30	8,000.00

CHECKING 55,375.00 3 47,375.00

8,000.00 3

HOW TO RECONCILE YOUR CHECKING ACCOUNT

CHECKS OUTSTANDING

[illegible]

**IF THE TOTAL DOES NOT AGREE WITH
YOUR CHECKBOOK BALANCE, LOOK
FOR ADDITION AND SUBTRACTION
ERRORS IN YOUR CHECKBOOK**

IMPORTANT: EVERY STATEMENT SHOULD BE CHECKED WITH YOUR OWN RECORDS. IF NO ERRORS ARE REPORTED WITHIN 30 DAYS, YOUR ACCOUNT WILL BE CONSIDERED CORRECT.

**DISCLOSURES REGARDING ELECTRONIC
"WHOLESALE CREDIT" TRANSACTIONS
Subject to Uniform Commercial Code Article 4A**

Provisional Payments:

Credit given by us to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice of Receipt of Entry:

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions

involving your account, we are not required to give next day notice to you of receipt of an ACH item and will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide you.

Choice of Law:

We may accept on your behalf, payments to your account which have been transmitted through one or more Automated Clearing Houses ("ACH") and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Texas, unless it has been otherwise specified in a separate agreement that the law of some other state shall govern.

**IN CASE OF ERRORS OR QUESTIONS
ABOUT YOUR ELECTRONIC TRANSFERS**

Telephone us at 806-684-2231 or write us at PO Box 660, Kress, TX 79052 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a 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.

- (1) Tell us your name and account number (if any).
- (2) 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.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, (5 business days if the suspected error involves an unauthorized transfer made by use of your Debit Card or 20 business days if the suspected error occurred within 30 days after the first deposit to the account), 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.

**IN CASE OF ERRORS OR INQUIRIES
ABOUT YOUR BILL:**

Send your inquiry in writing on a separate sheet so that the creditor receives it within 60 days after the bill was mailed to you. Your written inquiry must include:

- (1) Tell us your name and account number;
- (2) A description of the error and why (to the extent you can explain) you believe it is an error; and
- (3) The dollar amount of the suspected error.

If you have authorized your creditor to automatically pay your bill from your checking or savings accounts, you can stop or reverse payment on any amount you think is wrong by mailing your notices so that the creditor receives it within 16 days after the bill was sent to you.

You remain obligated to pay the parts of your bill not in dispute, but you do not have to pay any amount in dispute. During that same time, the creditor may not take any action to collect disputed amounts or report disputed amounts as delinquent.

This is a summary of your rights; a full statement of your rights and the creditor's responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

Account

Name

Statement Date

Page

CITY OF KRESS

04/30/25

3

0004

City of Kress
City of Kress
PO Box 100
Kress, TX 79423
806-254-2525

KRESS NATIONAL BANK
Post Office Box 100 Kress, Texas 79423
806-254-2525

3/27/2025

PAY TO THE ORDER OF Parkhill Engineering \$ **28,125.00

Twenty-Eight Thousand One Hundred Twenty-Five and 00/100

Parkhill Engineering
4222 85th Street
Lubbock TX 79423

MEMO Invoice #2

[Signature]

04/01/25 - \$28,125.00 - #10004

0005

City of Kress
City of Kress
PO Box 100
Kress, TX 79423
806-254-2525

KRESS NATIONAL BANK
Post Office Box 100 Kress, Texas 79423
806-254-2525

3/27/2025

PAY TO THE ORDER OF Parkhill Engineering \$ **11,250.00

Eleven Thousand Two Hundred Fifty and 00/100

Parkhill Engineering
4222 85th Street
Lubbock TX 79423

MEMO Invoice #3

[Signature]

04/01/25 - \$11,250.00 - #10005

0006

City of Kress
City of Kress
PO Box 100
Kress, TX 79423
806-254-2525

KRESS NATIONAL BANK
Post Office Box 100 Kress, Texas 79423
806-254-2525

3/27/2025

PAY TO THE ORDER OF Parkhill Regional Planning Commission \$ **8,000.00

Eight Thousand and 00/100

Parkhill Regional Planning Commission
P.O. Box 9257
Amarillo, Texas 79105-9257

MEMO Invoice #2

[Signature]

04/07/25 - \$8,000.00 - #10006