



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
WW & SS FUNDS
BOX 236
KRESS

TX 79052-0000

MEMBER FDIC

INTEREST RECEIVED TO DATE	CUSTOMER NUMBER		
	[REDACTED]		
INTEREST TO DATE	FROM DATE	TO DATE	
	11/30	12/31/2021	
SSN		PAGE	1

Please examine your statement at once and report any discrepancy within ten days. See reverse side for important information.

***** NOW - WAIVE CHECKING *****# 536512 PREVIOUS BALANCE 23,344.23

Date	Debits / Credits	Description		
12/01	1,043.60	UNITED SYSTE4245 ACH	ACH85858	ACH DEPOSIT
12/06	2,508.99	DEPOSIT		
12/06	474.32	UNITED SYSTE4245 ACH	ACH86207	ACH DEPOSIT
12/08	382.93	UNITED SYSTE4245 ACH	ACH86250	ACH DEPOSIT
12/13	164.32	UNITED SYSTE4245 ACH	ACH86492	ACH DEPOSIT
12/15	1,884.74	DEPOSIT		
12/17	1,000.00	CHASE CREDIT CRD	EPAY	ACH DEBIT
12/23	700.47	DEPOSIT		
12/23	831.17	DEPOSIT		
12/23	926.61	DEPOSIT		
12/23	929.21	DEPOSIT		
12/23	939.29	DEPOSIT		
12/23	976.29	DEPOSIT		
12/23	1,063.19	DEPOSIT		
12/23	1,698.66	DEPOSIT		
12/27	85.65	CHGBK/[REDACTED]	CHK337/NSF/1224	
12/27	662.50	LOAN PAYMENT	40782	
12/30	1,062.87	DEPOSIT		
12/30	1,167.39	DEPOSIT		
12/31	1,050.13	UNITED SYSTE4245 ACH	ACH87461	ACH DEPOSIT
12/31	.90	INTEREST		

NUMBERED CHECKS

#	Date	Amount	#	Date	Amount	#	Date	Amount
1221	12/21	600.00	114062*	12/03	307.23	114064*	12/01	675.00
114065	12/01	40.00	114066	12/01	400.00	114067	12/06	368.00
114068	12/02	150.00	114070*	12/01	726.11	114072*	12/01	204.53
114073	12/01	1,250.00	114079*	12/02	203.28	114080	12/02	465.68
114081	12/02	778.36	114082	12/09	295.52	114083	12/09	463.16
114084	12/10	860.69	114085	12/14	1,208.38	114086	12/16	147.76
114087	12/16	463.16	114088	12/16	860.69	114089	12/23	860.69
114090	12/23	463.16	114091	12/23	750.00	114096*	12/30	380.26
114105*	12/30	513.34	114106	12/30	962.04			

ACCOUNT	PREVIOUS BALANCE	TOTAL DEBITS		TOTAL CREDITS		FEE	CLOSING BALANCE	ENCL
		NUM	AMOUNT	NUM	AMOUNT			



**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
WW & SS FUNDS
BOX 236
KRESS

TX 79052-0000

MEMBER FDIC

INTEREST RECEIVED TO DATE	CUSTOMER NUMBER	
INTEREST TO DATE	FROM DATE	TO DATE
	11/30	12/31/2021
SSN		PAGE 2

Please examine your statement at once and report any discrepancy within ten days. See reverse side for important information.

DAILY BALANCE INFORMATION

Date.....	Balance	Date.....	Balance	Date.....	Balance
12/01	21,092.19	12/02	19,494.87	12/03	19,187.64
12/06	21,802.95	12/08	22,185.88	12/09	21,427.20
12/10	20,566.51	12/13	20,730.83	12/14	19,522.45
12/15	21,407.19	12/16	19,935.58	12/17	18,935.58
12/21	18,335.58	12/23	24,326.62	12/27	23,578.47
12/30	23,953.09	12/31	25,004.12		

INTEREST EARNED \$.90
DAYS IN PERIOD 31
ANNUAL PERCENTAGE YIELD EARNED .05%

ACCOUNT	PREVIOUS BALANCE	TOTAL DEBITS		TOTAL CREDITS		FEE	CLOSING BALANCE	ENCL
		NUM	AMOUNT	NUM	AMOUNT			
CHECKING	23,344.23	29	16,145.19	18	17,805.08		25,004.12	38

HOW TO RECONCILE YOUR CHECKING ACCOUNT

CHECKS OUTSTANDING

NUMBER	AMOUNT
--------	--------

1 ADD TO YOUR CHECKBOOK
BALANCE ANY OVERDRAFT
PROTECTION ADVANCES ON THIS
STATEMENT NOT ALREADY
RECORDED IN YOUR CHECKBOOK.

2 SUBTRACT ANY LOAN PAYMENTS, LOAN CHARGES, OR SERVICE CHARGES APPEARING ON THE STATEMENT FROM YOUR MOST RECENT CHECKBOOK BALANCE.

**3 ARRANGE THE ENCODED CHECKS
BY CHECK NUMBER.**

4 COMPARE THESE CHECKS AGAINST YOUR CHECKBOOK.

**5 SUBTRACT FROM YOUR CHECKBOOK
BALANCE ANY CHECKS NOT
PREVIOUSLY ENTERED BY YOU.**

**6 THE RESULTING BALANCE IS YOUR
CURRENT CHECKBOOK BALANCE
AND SHOULD BE RECORDED IN
YOUR CHECKBOOK.**

7 IN THE SPACE PROVIDED AT LEFT
LIST ALL OUTSTANDING CHECKS BY
NUMBER AND AMOUNT. THESE ARE
CHECKS WHICH YOU HAVE WRITTEN
BUT ARE NOT INCLUDED WITH THIS
STATEMENT.

8. COMPLETE THE FORM BELOW

TOTAL CHECKS OUTSTANDING		

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

		STATEMENT BALANCE
		ADD ANY DEPOSITS MADE AFTER THE STATEMENT DATE
		TOTAL OF ABOVE
		LESS CHECKS OUTSTANDING
		SHOULD EQUAL 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.

CHECKING DEPOSIT		DEPOSITED WITH	
<div>  KRESS NATIONAL BANK First Office Bldg. - Minneapolis, Minn. 55402 FOR THE ACCOUNT OF </div>			
<div>  </div>		<div>  </div>	
<div>  </div>		<div>  </div>	
<div>  </div>		<div>  </div>	
<div>  </div>		<div>  </div>	
<div>  </div>		<div>  </div>	
<div>  </div>		<div>  </div>	
<div>  </div>		<div>  </div>	
<div>  </div>		<div>  </div>	
<div>  </div>		<div>  </div>	
<div>  </div>		<div>  </div>	
<div>  </div>		<div>  </div>	
<div>  </div>		<div>  </div>	
<div>  </div>		<div>  </div>	
<div>  </div>		<div>  </div>	
<div>  </div>		<div>  </div>	
<div>  </div>		<div>  </div>	
<div>  </div>		<div>  </div>	
<div>  </div>		<div>  </div>	
<div>  </div>		<div>  </div>	
<div> </div>		<div> </div>	
<div> </div>		<div> </div>	
<div> </div>		<div> </div>	
<div> </div>		<div> </div>	
<div> </div>		<div> </div>	
<div> </div>		<div> </div>	
<div> </div>		<div> </div>	
<div> </div>		<div> </div>	
<div> </div>		<div> </div>	
<div> </div>		<div> </div>	
<div> </div>		<div> </div>	
<div> </div>		<div> </div>	
<div> </div>		<div> </div>	
<div> </div>		<div> </div>	
<div> </div>		<div> </div>	
<div> </div>		<div> </div>	
<div> </div>		<div> </div>	
<div> </div>		<div> </div>	
<div> </div>		<div> </div>	
<div> </div>		<div> </div>	
<div> </div>			

[illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible]

Acct [REDACTED] Credit, 12/23/2021, \$1,698.66

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
12-30-21	CITY OF KRESS		1062.87	
				1062.87

TOTAL DEPOSIT

Acct # [REDACTED] Credit, 12/30/2021, \$1,062.87

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
12-30-21	CITY OF KRESS		1167.39	
				1167.39

TOTAL DEPOSIT

Acct # [REDACTED] Credit, 12/30/2021, \$1,167.39

Pay to the order of KWB \$ 600.00
Six hundred and 00/100 DOLLARS

DATE 12-21-21

KRESS NATIONAL BANK
P.O. Box 998 • Kress, TX 79052-0238

For [REDACTED]

Acct # [REDACTED] Check #1221, 12/21/2021, \$600.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0238

114062

DATE 11/23/2021

PAY TO THE ORDER OF Atmos Energy \$ 307.23
Three Hundred Seven and 23/100 DOLLARS

Atmos Energy
P.O. Box 790311
St. Louis, MO 63179-0311

MEMO [REDACTED]

Acct # [REDACTED] Check #114062, 12/3/2021, \$307.23

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0238

114064

DATE 11/23/2021

PAY TO THE ORDER OF John Deere Financial \$ 675.00
Six Hundred Seventy-Five and 00/100 DOLLARS

Deere Credit, INC
PO Box 650215
Dallas, TX 75265-0215

MEMO [REDACTED]

Acct # [REDACTED] Check #114064, 12/1/2021, \$675.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0238

114065

DATE 11/23/2021

PAY TO THE ORDER OF DPC Industries Inc \$ 40.00
Forty and 00/100 DOLLARS

DPC Industries Inc
P.O. Box 301023
Dallas, Texas 75303-1023

MEMO [REDACTED]

Acct # [REDACTED] Check #114065, 12/1/2021, \$40.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0238

114066

DATE 11/23/2021

PAY TO THE ORDER OF Eurofine Xenco, LLC \$ 400.00
Four Hundred and 00/100 DOLLARS

Eurofine Xenco, LLC
PO Box 3895
Carol Stream, IL 60132-3895

MEMO [REDACTED]

Acct # [REDACTED] Check #114066, 12/1/2021, \$400.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0238

114067

DATE 11/23/2021

PAY TO THE ORDER OF Foster Electric \$ 368.00
Three Hundred Sixty-Eight and 00/100 DOLLARS

Foster Electric
8345 FM 145
Kress, TX 79052

MEMO [REDACTED]

Acct # [REDACTED] Check #114067, 12/6/2021, \$368.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0238

114068

DATE 11/23/2021

PAY TO THE ORDER OF Konica Minolta Premier Finance \$ 150.00
One Hundred Fifty and 00/100 DOLLARS

Konica Minolta Premier Finance
PO BOX 41802
Philadelphia, PA 19101-1802

MEMO [REDACTED]

Acct # [REDACTED] Check #114068, 12/2/2021, \$150.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0238

114070

DATE 11/23/2021

PAY TO THE ORDER OF Lighthouse Electric Cooperative Inc. \$ 726.11
Seven Hundred Twenty-Six and 11/100 DOLLARS

Lighthouse Electric Cooperative Inc.
P.O. Box 600
Floydada, Texas 79235-0600

MEMO [REDACTED]

Acct # [REDACTED] Check #114070, 12/1/2021, \$726.11

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

114072

DATE 11/23/2021

PAY TO THE ORDER OF Mid-Plains Rural Telephone

TWO HUNDRED FOUR AND 53/100

MEMO [REDACTED]

Authorized Signature: *Kenny Hughes*

Acct # [REDACTED] Check #114072, 12/1/2021, \$204.53

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

114073

DATE 11/23/2021

PAY TO THE ORDER OF Texas Commission on Environmental Quality

ONE THOUSAND TWO HUNDRED FIFTY AND 00/100

MEMO [REDACTED]

Authorized Signature: *Kenny Hughes*

Acct # [REDACTED] Check #114073, 12/1/2021, \$1,250.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

114079

DATE 12/2/2021

PAY TO THE ORDER OF Christopher Morales

TWO HUNDRED THREE AND 28/100

MEMO Pay Period: 11/25/2021 - 12/01/2021

Authorized Signature: *Kenny Hughes*

Acct # [REDACTED] Check #114079, 12/2/2021, \$203.28

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

114080

DATE 12/2/2021

PAY TO THE ORDER OF Daniel Morales

FOUR HUNDRED SIXTY-FIVE AND 68/100

MEMO Pay Period: 11/25/2021 - 12/01/2021

Authorized Signature: *Kenny Hughes*

Acct # [REDACTED] Check #114080, 12/2/2021, \$465.68

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

114081

DATE 12/2/2021

PAY TO THE ORDER OF Kenny L. Hughes

SEVEN HUNDRED SEVENTY-EIGHT AND 36/100

MEMO Pay Period: 11/25/2021 - 12/01/2021

Authorized Signature: *Kenny Hughes*

Acct # [REDACTED] Check #114081, 12/2/2021, \$778.36

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

114082

DATE 12/9/2021

PAY TO THE ORDER OF Christopher Morales

TWO HUNDRED NINETY-FIVE AND 52/100

MEMO Pay Period: 12/02/2021 - 12/08/2021

Authorized Signature: *Kenny Hughes*

Acct # [REDACTED] Check #114082, 12/9/2021, \$295.52

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

114083

DATE 12/9/2021

PAY TO THE ORDER OF Daniel Morales

FOUR HUNDRED SIXTY-THREE AND 16/100

MEMO Pay Period: 12/02/2021 - 12/08/2021

Authorized Signature: *Kenny Hughes*

Acct #536512, Check #114083, 12/9/2021, \$463.16

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

114084

DATE 12/9/2021

PAY TO THE ORDER OF Kenny L. Hughes

EIGHT HUNDRED SIXTY AND 69/100

MEMO Pay Period: 12/02/2021 - 12/08/2021

Authorized Signature: *Kenny Hughes*

Acct # [REDACTED] Check #114084, 12/10/2021, \$860.69

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

114085

DATE 12/10/2021

PAY TO THE ORDER OF Texas Municipal Retirement System

ONE THOUSAND TWO HUNDRED EIGHT AND 38/100

MEMO January 2021 - November 2021

Authorized Signature: *Kenny Hughes*

Acct # [REDACTED] Check #114085, 12/14/2021, \$1,208.38

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

114086

DATE 12/16/2021

PAY TO THE ORDER OF Christopher Morales

ONE HUNDRED FORTY-SEVEN AND 78/100

MEMO Pay Period: 12/09/2021 - 12/15/2021

Authorized Signature: *Kenny Hughes*

Acct # [REDACTED] Check #114086, 12/16/2021, \$147.76

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/113

114087

DATE 12/16/2021

PAY TO THE ORDER OF Daniel Morales

Four Hundred Sixty-Three and 16/100

MEMO Pay Period: 12/09/2021 - 12/15/2021

Acct # [REDACTED], Check #114087, 12/16/2021, \$463.16

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/113

114088

DATE 12/16/2021

PAY TO THE ORDER OF Kenny L. Hughes

Eight Hundred Sixty and 69/100

MEMO Pay Period: 12/09/2021 - 12/15/2021

Acct # [REDACTED], Check #114088, 12/16/2021, \$860.69

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/113

114089

DATE 12/23/2021

PAY TO THE ORDER OF Kenny L. Hughes

Eight Hundred Sixty and 69/100

MEMO Pay Period: 12/16/2021 - 12/22/2021

Acct # [REDACTED], Check #114089, 12/23/2021, \$860.69

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/113

114090

DATE 12/23/2021

PAY TO THE ORDER OF Daniel Morales

Four Hundred Sixty-Three and 16/100

MEMO Pay Period: 12/16/2021 - 12/22/2021

Acct # [REDACTED], Check #114090, 12/23/2021, \$463.16

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/113

114091

DATE 12/23/2021

PAY TO THE ORDER OF Kress Fire Dept

Seven Hundred Fifty and 00/100

MEMO

Acct # [REDACTED], Check #114091, 12/23/2021, \$750.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/113

114096

DATE 12/30/2021

PAY TO THE ORDER OF Kress Fuel & Farm Store

Three Hundred Eighty and 26/100

MEMO November Statement

Acct # [REDACTED], Check #114096, 12/30/2021, \$380.26

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/113

114105

DATE 12/30/2021

PAY TO THE ORDER OF Daniel Morales

Five Hundred Thirteen and 34/100

MEMO Pay Period: 12/23/2021 - 12/29/2021

Acct # [REDACTED], Check #114105, 12/30/2021, \$513.34

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/113

114106

DATE 12/30/2021

PAY TO THE ORDER OF Kenny L. Hughes

Nine Hundred Sixty-Two and 04/100

MEMO Pay Period: 12/23/2021 - 12/29/2021

Acct # [REDACTED], Check #114106, 12/30/2021, \$962.04