

## STATEMENT OF ACCOUNT

Direct Inquiries To: KRESS NATIONAL BANK PO BOX 660, KRESS, TX 79052 806-684-2231

### **MEMBER FDIC**

CITY OF KRESS WW & SS FUNDS BOX 236 KRESS

TX 79052-0000

INTEREST RECEIVED TQ DATE	CUSTOMED NUMBER				
	65 06 20				
INTEREST TO DATE	FROM DATE TO DATE				
	11/30 12/31/2021				
SSN	PAGE <sup>1</sup>				

	Please examine your state	ement at once and report any dis	crepancy within	ı ten days. "See revers	e,side for imp	ortant information.	
	- WAIVE CHECK			2 PREVIOUS	BALANC	E 23,344.	23
Date Del	bits / Credits	Descrip UNITED SYSTE42		ACH8!	5050	ACH DEPO	יפדיי
12/01	2,508.99		40 ACH	ACITO	3030	ACII DELC	DII
12/06		UNITED SYSTE42	45 ACH	ACH8	6207	ACH DEPO	SIT
12/08		UNITED SYSTE42				ACH DEPO	
.12/13	164.32	UNITED SYSTE42	45 ACH	. ACH86	6492	ACH DEPO	SIT
		DEPOSIT		7			_
	1,000.00 -	CHASE CREDIT C	<u>RD</u>	EPAY		ACH DEBI	T=
12/23	700:47				_		
$\sum_{1}^{23}$		DEPOSIT DEPOSIT					
12/23		DEPOSIT					
12/23		DEPOSIT					
12/23		DEPOSIT					
12/23	1,063.19						
12/23	1,698.66						
12/27	85.65	CHGBK/			37/NSF/	1224	
12/27	662.50	LOAN PAYMENT	407	82			
12/30	1,062.87						
12/30	1,167.39	UNITED SYSTE42	4E 7011	7.0110	7461	ACH DEPO	CTT
12/31 12/31		INTEREST	45 ACH	АСПО	740I	ACH DEFC	DII
12/31	. 90	ICHIMI					
	D CHECKS						
	eAmount					Amount	
1221 12/3					64*12/0 67 12/0		
114065 12/0 114068 12/0					0/ 12/0 72*12/0		
114073 12/0					30 12/0		
114081 12/0					33 12/0		
114084 12/					36 12/1		
114087 12/:		114088 12/16			39 12/2		ŧ.
114090 12/2					96*12/3	0 380.26	;
114105*12/	30 513.34	114106 12/30	96	2.04			
						,	, ,
ACCOUNT	PŘEVIOUS BALANCE	TOTAL DEBITS	TOTA NUM	L CREDITS AMOUNT	FEE	CLOSING BALANCE	ENCL
		NOW! AWOUNT	NUM	MACONI	<del> </del>		1
							1



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KRESS NATIONAL BANK
PO BOX 660, KRESS, TX 79052
806-684-2231

### MEMBER FDIC

CITY OF KRESS WW & SS FUNDS BOX 236 KRESS

TX 79052-0000

1112(11)						
INTEREST RECEINT OF TO DATE	VED	CUSTOMER N	IMBER			
INTEREST TO DAT	E	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
<u>-12/30</u>	23,953.09	_12/31	25,004.12		بي سرد ند هنديونها ي <del>مستديد</del> هيد

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

ACCOUNT	ACCOUNT PREVIOUS BÂLÂNCE		TOTAL DEBITS		TOTAL CREDITS		CLÖĞİNĞ BALANCE	EÑCL
ACCOON	PREVIOUS BALANCE	NUM	AMOUNT	NUM	AMOUNT	FEE	CLOSING BALANCE	ENCE
CHECKING	23,344.23	29	16,145.19	18	17,805.08		25,004.12	38

#### HOW TO RECONCILE YOUR CHECKING ACCOUNT

CHECKS OUTSTANDING			1 ADD TO YOUR CHECKBOOK BALANCE ANY OVERDRAF				
NUMBER	AMOUNT	<del></del>	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.				
		<b> </b>					
)			STATEMENT BALANCE				
			ADD ANY DEPOSITS MADE AFTER THE STATEMENT DATE				
TOTAL CHECKS OUTSTANDING			TOTAL OF ABOVE				
YOUR CHECKE	DOES NOT AGREE BOOK BALANCE, N AND SUBTRA JR CHECKBOOK	LOOK CTION -	LESS CHECKS OUTSTANDING SHOULD EQUAL				

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 fransfer 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:

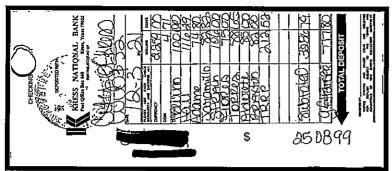
Send your inquiry in writing on a separate sheet so that the creditor receives it within 60 days after the bill was mailed to you. Your written inquiry must include:

- (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.

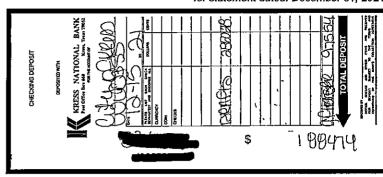
If you have authorized your creditor to automatically pay your bill from your checking or savings accounts, you can stop or reverse payment on any amount you think is wrong by malling your notices so that the creditor receives it within 16 days after the bill was sent to you.

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.

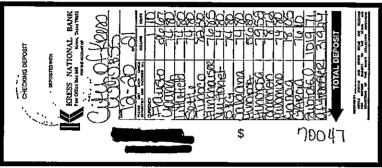
This is a summary of your rights; a full statement of your rights and the creditor's responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.



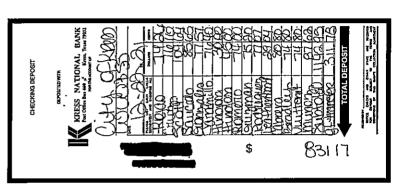
Acct Credit, 12/6/2021, \$2,508.99



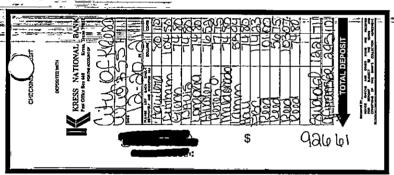
Acct (Carlotte Credit, 12/15/2021, \$1,884.74



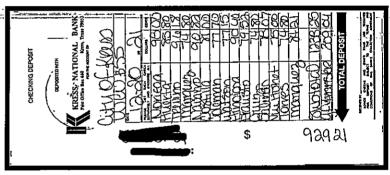
Acct #88866 Credit, 12/23/2021, \$700.47



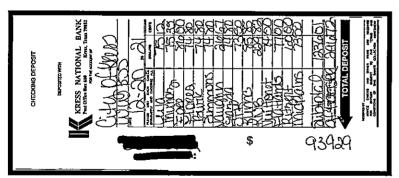
Acct 1000000, Credit, 12/23/2021, \$831.17



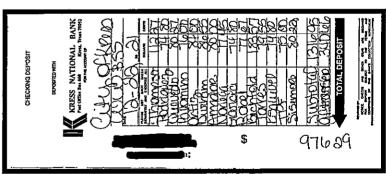
Acct # Credit, 12/23/2021, \$926.61



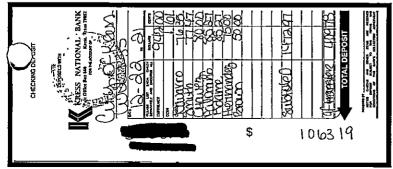
Acct 12/23/2021, \$929.21



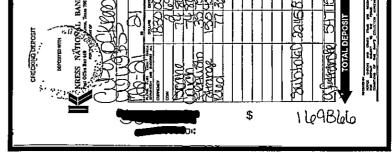
Acct (12/23/2021, \$939.29



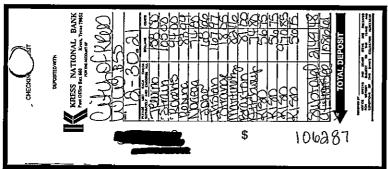
Acct #500000 Credit, 12/23/2021, \$976.29



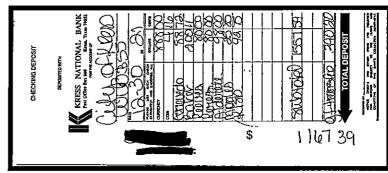
Acct (Credit, 12/23/2021, \$1,063.19



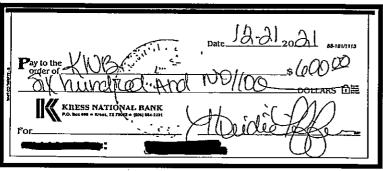
Acct Credit, 12/23/2021, \$1,698.66



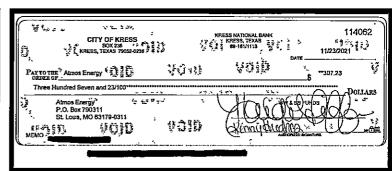
Acct ##88888 Credit, 12/30/2021, \$1,062.87



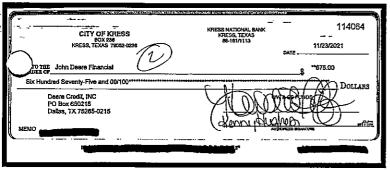
Acct # Credit, 12/30/2021, \$1,167.39



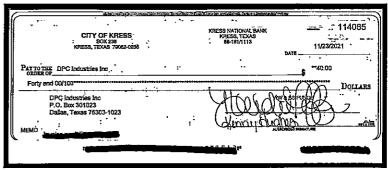
Acct \*\*\*\*\*\*\* Check #1221, 12/21/2021, \$600.00



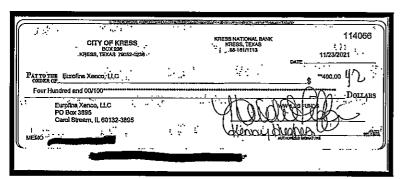
Acci ###### Check #114062, 12/3/2021, \$307.23



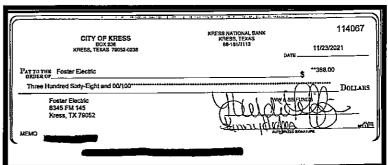
Acct #50 Check #114064, 12/1/2021, \$675.00



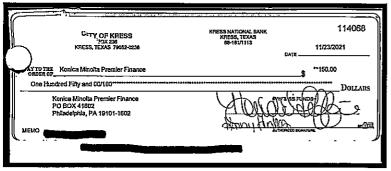
Acct #######, Check #114065, 12/1/2021, \$40.00



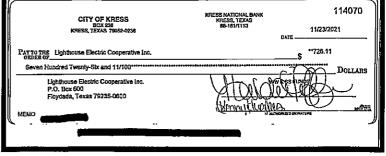
Acct ######, Check #114066, 12/1/2021, \$400.00



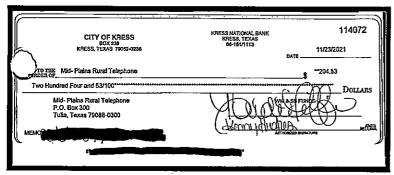
Acct ###### Check #114067, 12/6/2021, \$368.00



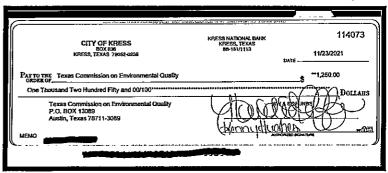
Acct # Check #114068, 12/2/2021, \$150.00



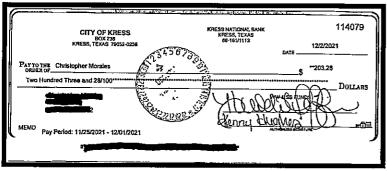
Acct #200777 Check #114070, 12/1/2021, \$726.11



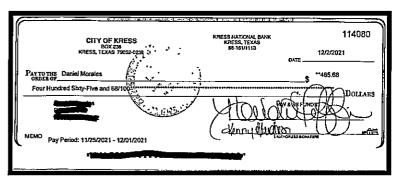
Acct #55555 Check #114072, 12/1/2021, \$204.53



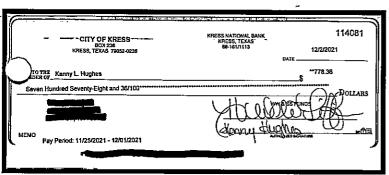
Acct #8666668, Check #114073, 12/1/2021, \$1,250.00



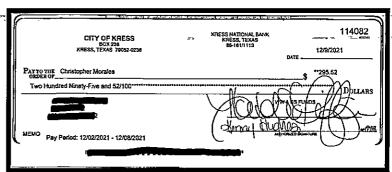
Acct #55555 Check #114079, 12/2/2021, \$203.28



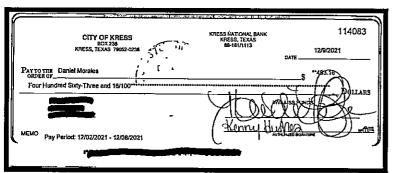
Acct #5005110 Check #114080, 12/2/2021, \$465.68



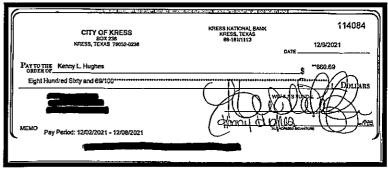
Acct : Check #114081, 12/2/2021, \$778.36



Acct #865555 Check #114082, 12/9/2021, \$295.52



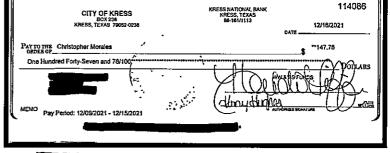
Acct #536512, Check #114083, 12/9/2021, \$463.16



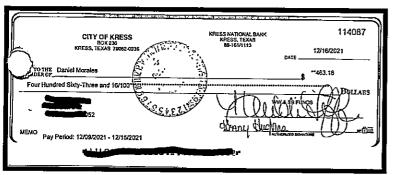
Acct ###### Check #114084, 12/10/2021, \$860.69



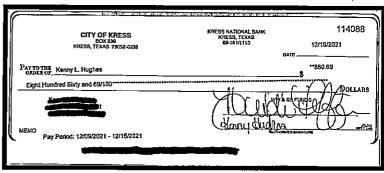
Acct Check #114085, 12/14/2021, \$1,208.38



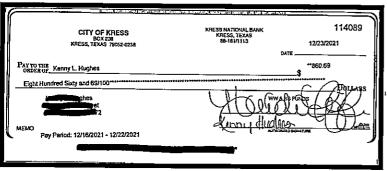
Acct ######Check #114086, 12/16/2021, \$147.76



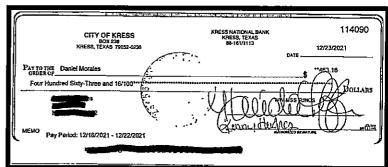
Acct #600000, Check #114087, 12/16/2021, \$463.16



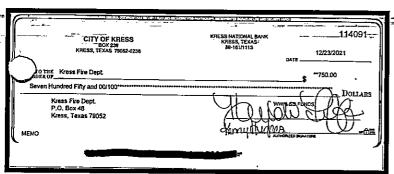
Acct # Check #114088, 12/16/2021, \$860.69



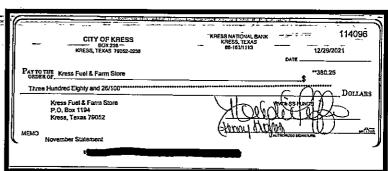
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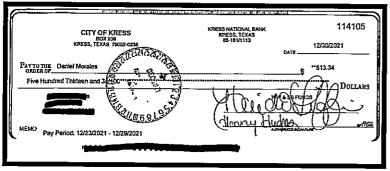
Acct ####### Check #114090, 12/23/2021, \$463.16



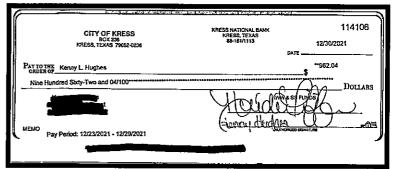
Acct # Check #114091, 12/23/2021, \$750.00



Acct #20000, Check #114096, 12/30/2021, \$380.26



Acct #5 Check #114105, 12/30/2021, \$513.34



Acct #500000 Check #114106, 12/30/2021, \$962.04