



**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
GENERAL FUND
BOX 236
KRESS TX 79052-0236

* * HOLD STATEMENT * *

MEMBER FDIC

INTEREST RECEIVED TO DATE	CUSTOMER NUMBER KIDKTC	
INTEREST TO DATE	FROM DATE	TO DATE
	01/31	02/28/2023
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 *****# PREVIOUS BALANCE 222,968.98

Date	Debits / Credits	Description		
02/01	8.00	DEPOSIT		
02/01	196.00	DEPOSIT		
02/01	200.00	DEPOSIT		
02/01	210.00	DEPOSIT		
02/01	2,233.13	DEPOSIT		
02/01	4,470.92	DEPOSIT		
02/01	286.46	THE PAYMENT GROU	EDI PYMNTS	ACH DEPOSIT
02/02	183.78	THE PAYMENT GROU	EDI PYMNTS	ACH DEPOSIT
02/03	319.27	THE PAYMENT GROU	EDI PYMNTS	ACH DEPOSIT
02/06	60.00	DEPOSIT		
02/06	75.00	DEPOSIT		
02/06	234.00	DEPOSIT		
02/06	299.67	DEPOSIT		
02/06	3,063.12	DEPOSIT		
02/06	3,000.00	I/B TRANSFER TO	Sinking Fund	IB DEBIT
02/07	307.18	THE PAYMENT GROU	EDI PYMNTS	ACH DEPOSIT
02/08	2,949.12	DEPOSIT		
02/08	6,852.11	DEPOSIT		
02/08	228.79	THE PAYMENT GROU	EDI PYMNTS	ACH DEPOSIT
02/09	239.38	THE PAYMENT GROU	EDI PYMNTS	ACH DEPOSIT
02/10	374.90	THE PAYMENT GROU	EDI PYMNTS	ACH DEPOSIT
02/10	1,773.45	CPA STATE FISCAL	INV-PAYMTS	ACH DEPOSIT
02/10	7,500.00	I/B TRANSFER TO	one time	IB DEBIT
02/13	1,449.52	DEPOSIT		
02/13	1,930.79	DEPOSIT		
02/13	98.78	THE PAYMENT GROU	EDI PYMNTS	ACH DEPOSIT
02/14	98.78	THE PAYMENT GROU	EDI PYMNTS	ACH DEPOSIT
02/15	4,122.62	DEPOSIT		
02/15	48.55	THE PAYMENT GROU	EDI PYMNTS	ACH DEPOSIT
02/16	100.42	THE PAYMENT GROU	EDI PYMNTS	ACH DEPOSIT
02/17	362.04	THE PAYMENT GROU	EDI PYMNTS	ACH DEPOSIT
02/21	10.00	DEPOSIT		
02/21	276.00	DEPOSIT		
02/21	1,500.00	DEPOSIT		

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



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CITY OF KRESS
GENERAL FUND
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KRESS TX 79052-0236

* * HOLD STATEMENT * *

MEMBER FDIC

INTEREST RECEIVED TO DATE	CUSTOMER NUMBER	
INTEREST TO DATE	FROM DATE	TO DATE
	01/31	02/28/2023
SSN	PAGE	2

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Date	Debits / Credits	Description		
02/21	8,007.91	DEPOSIT		
02/21	98.00	THE PAYMENT GROU	EDI PYMNTS	ACH DEPOSIT
02/21	506.15	DLX FOR SMALLBUSIN	800-865-1913 MN	POS DEBIT
02/22	217.00	THE PAYMENT GROU	EDI PYMNTS	ACH DEPOSIT
02/22	200.00	I/B TRANSFER TO	Monthly	IB DEBIT
02/22	2,000.00	I/B TRANSFER TO	Monthly,	IB DEBIT
02/22	2,600.00	I/B TRANSFER TO	Monthly	IB DEBIT
02/22	7,500.00	I/B TRANSFER TO	bills	IB DEBIT
02/23	123.00	THE PAYMENT GROU	EDI PYMNTS	ACH DEPOSIT
02/24	150.00	THE PAYMENT GROU	EDI PYMNTS	ACH DEPOSIT
02/27	120.00	THE PAYMENT GROU	EDI PYMNTS	ACH DEPOSIT
02/28	62.93	THE PAYMENT GROU	EDI PYMNTS	ACH DEPOSIT
02/28	69.87	INTEREST		

NUMBERED CHECKS

#	Date.....	Amount	#	Date.....	Amount	#	Date.....	Amount
1001	02/17	863.98	1002	02/24	864.00	15344*	02/02	635.00

DAILY BALANCE INFORMATION

Date.....	Balance	Date.....	Balance	Date.....	Balance
02/01	230,573.49	02/02	230,122.27	02/03	230,441.54
02/06	231,173.33	02/07	231,480.51	02/08	241,510.53
02/09	241,749.91	02/10	236,398.26	02/13	239,877.35
02/14	239,976.13	02/15	244,147.30	02/16	244,247.72
02/17	243,745.78	02/21	253,131.54	02/22	241,048.54
02/23	241,171.54	02/24	240,457.54	02/27	240,577.54
02/28	240,710.34				

INTEREST EARNED \$69.87
DAYS IN PERIOD 28
ANNUAL PERCENTAGE YIELD EARNED .38%

ACCOUNT	PREVIOUS BALANCE	TOTAL DEBITS		TOTAL CREDITS		FEE	CLOSING BALANCE	ENCL
		NUM	AMOUNT	NUM	AMOUNT			
CHECKING	222,968.98	10	25,669.13	40	43,410.49		240,710.34	23

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**

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.

		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 806-884-2231 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 DEPOSIT DATE 1-30-23

KRESS NATIONAL BANK
Post Office Box 660 Kress, Texas 79032

LIST ALL CHECKS INDIVIDUALLY

CHECK NO.	CURRENCY	DOLLARS	CENTS
1	CASH	8	02

SIGN HERE FOR LESS CASH

NAME City of Kress
ADDRESS General
CITY _____ STATE _____ ZIP _____

LESS CASH _____ TOTAL DEPOSIT \$ 8.00

⑆880000000⑆

Acct # [REDACTED] Credit, 2/1/2023, \$8.00

ACCOUNT DEPOSIT DATE 1-30-23

KRESS NATIONAL BANK
Post Office Box 660 Kress, Texas 79032

LIST ALL CHECKS INDIVIDUALLY

CHECK NO.	CURRENCY	DOLLARS	CENTS
1	CASH	196	00

SIGN HERE FOR LESS CASH

NAME City of Kress
ADDRESS General
CITY _____ STATE _____ ZIP _____

LESS CASH _____ TOTAL DEPOSIT \$ 196.00

⑆880000000⑆

Acct # [REDACTED] Credit, 2/1/2023, \$196.00

ACCOUNT DEPOSIT DATE 1-30-23

KRESS NATIONAL BANK
Post Office Box 660 Kress, Texas 79032

LIST ALL CHECKS INDIVIDUALLY

CHECK NO.	CURRENCY	DOLLARS	CENTS
1	CASH	200	00

SIGN HERE FOR LESS CASH

NAME City of Kress
ADDRESS General
CITY _____ STATE _____ ZIP _____

LESS CASH _____ TOTAL DEPOSIT \$ 200.00

⑆880000000⑆

Acct # [REDACTED] Credit, 2/1/2023, \$200.00

ACCOUNT DEPOSIT DATE 1-30-23

KRESS NATIONAL BANK
Post Office Box 660 Kress, Texas 79032

LIST ALL CHECKS INDIVIDUALLY

CHECK NO.	CURRENCY	DOLLARS	CENTS
1	CASH	210	00

SIGN HERE FOR LESS CASH

NAME City of Kress
ADDRESS General
CITY _____ STATE _____ ZIP _____

LESS CASH _____ TOTAL DEPOSIT \$ 210.00

⑆880000000⑆

Acct # [REDACTED] Credit, 2/1/2023, \$210.00

ACCOUNT DEPOSIT DATE 2-1-23

KRESS NATIONAL BANK
Post Office Box 660 Kress, Texas 79032

LIST ALL CHECKS INDIVIDUALLY

CHECK NO.	CURRENCY	DOLLARS	CENTS
1	CASH	2233	13

SIGN HERE FOR LESS CASH

NAME City of Kress
ADDRESS General
CITY _____ STATE _____ ZIP _____

LESS CASH _____ TOTAL DEPOSIT \$ 2233.13

⑆880000000⑆

Acct # [REDACTED] Credit, 2/1/2023, \$2,233.13

ACCOUNT DEPOSIT DATE 2-1-23

KRESS NATIONAL BANK
Post Office Box 660 Kress, Texas 79032

LIST ALL CHECKS INDIVIDUALLY

CHECK NO.	CURRENCY	DOLLARS	CENTS
1	CASH	4470	92

SIGN HERE FOR LESS CASH

NAME City of Kress
ADDRESS General
CITY _____ STATE _____ ZIP _____

LESS CASH _____ TOTAL DEPOSIT \$ 4470.92

⑆880000000⑆

Acct # [REDACTED] Credit, 2/1/2023, \$4,470.92

ACCOUNT DEPOSIT DATE 2-6-23

KRESS NATIONAL BANK
Post Office Box 660 Kress, Texas 79032

LIST ALL CHECKS INDIVIDUALLY

CHECK NO.	CURRENCY	DOLLARS	CENTS
1	CASH	60	00

SIGN HERE FOR LESS CASH

NAME City of Kress
ADDRESS General
CITY _____ STATE _____ ZIP _____

LESS CASH _____ TOTAL DEPOSIT \$ 60.00

⑆880000000⑆

Acct # [REDACTED] Credit, 2/6/2023, \$60.00

ACCOUNT DEPOSIT DATE 2-6-23

KRESS NATIONAL BANK
Post Office Box 660 Kress, Texas 79032

LIST ALL CHECKS INDIVIDUALLY

CHECK NO.	CURRENCY	DOLLARS	CENTS
1	CASH	75	00

SIGN HERE FOR LESS CASH

NAME City of Kress
ADDRESS General
CITY _____ STATE _____ ZIP _____

LESS CASH _____ TOTAL DEPOSIT \$ 75.00

⑆880000000⑆

Acct # [REDACTED] Credit, 2/6/2023, \$75.00

ACCOUNT DEPOSIT DATE 2-6-23

KRESS NATIONAL BANK
Post Office Box 660 Kress, Texas 79032

LIST ALL CHECKS INDIVIDUALLY

CHECK NO.	CURRENCY	DOLLARS	CENTS
1	CASH	234	00

SIGN HERE FOR LESS CASH

NAME City of Kress
ADDRESS General
CITY _____ STATE _____ ZIP _____

LESS CASH _____ TOTAL DEPOSIT \$ 234.00

⑆880000000⑆

Acct # [REDACTED] Credit, 2/6/2023, \$234.00

ACCOUNT DEPOSIT DATE 2-6-23

KRESS NATIONAL BANK
Post Office Box 660 Kress, Texas 79032

LIST ALL CHECKS INDIVIDUALLY

CHECK NO.	CURRENCY	DOLLARS	CENTS
1	CASH	299	67

SIGN HERE FOR LESS CASH

NAME City of Kress
ADDRESS General
CITY _____ STATE _____ ZIP _____

LESS CASH _____ TOTAL DEPOSIT \$ 299.67

⑆880000000⑆

Acct # [REDACTED] Credit, 2/6/2023, \$299.67

ACCOUNT DEPOSIT DATE 2/6/23

KRESS NATIONAL BANK
Post Office Box 660 Kress, Texas 79052

LIST ALL CHECKS INDIVIDUALLY

CHECK NO.	DOLLARS	CENTS
1171	195	12

SIGN HERE FOR LESS CASH

NAME City of Kress
ADDRESS General
CITY Kress STATE TX ZIP 79052

LESS CASH

TOTAL DEPOSIT \$ 306312

⑈80000000⑈

Acct # [REDACTED] Credit, 2/6/2023, \$3,063.12

ACCOUNT DEPOSIT DATE 2/8/23

KRESS NATIONAL BANK
Post Office Box 660 Kress, Texas 79052

LIST ALL CHECKS INDIVIDUALLY

CHECK NO.	DOLLARS	CENTS
1163	2949	12

SIGN HERE FOR LESS CASH

NAME City of Kress
ADDRESS General
CITY Kress STATE TX ZIP 79052

LESS CASH

TOTAL DEPOSIT \$ 294912

⑈80000000⑈

Acct # [REDACTED] Credit, 2/8/2023, \$2,949.12

ACCOUNT DEPOSIT DATE 2/8/23

KRESS NATIONAL BANK
Post Office Box 660 Kress, Texas 79052

LIST ALL CHECKS INDIVIDUALLY

CHECK NO.	DOLLARS	CENTS
10852	6852	11

SIGN HERE FOR LESS CASH

NAME City of Kress
ADDRESS General
CITY Kress STATE TX ZIP 79052

LESS CASH

TOTAL DEPOSIT \$ 685211

⑈80000000⑈

Acct # [REDACTED] Credit, 2/8/2023, \$6,852.11

ACCOUNT DEPOSIT DATE 2/13/23

KRESS NATIONAL BANK
Post Office Box 660 Kress, Texas 79052

LIST ALL CHECKS INDIVIDUALLY

CHECK NO.	DOLLARS	CENTS
1172	1449	52

SIGN HERE FOR LESS CASH

NAME City of Kress
ADDRESS General
CITY Kress STATE TX ZIP 79052

LESS CASH

TOTAL DEPOSIT \$ 144952

⑈80000000⑈

Acct # [REDACTED] Credit, 2/13/2023, \$1,449.52

ACCOUNT DEPOSIT DATE 2/13/23

KRESS NATIONAL BANK
Post Office Box 660 Kress, Texas 79052

LIST ALL CHECKS INDIVIDUALLY

CHECK NO.	DOLLARS	CENTS
1106	1930	79

SIGN HERE FOR LESS CASH

NAME City of Kress
ADDRESS General
CITY Kress STATE TX ZIP 79052

LESS CASH

TOTAL DEPOSIT \$ 193079

⑈80000000⑈

Acct # [REDACTED] Credit, 2/13/2023, \$1,930.79

ACCOUNT DEPOSIT DATE 2/15/23

KRESS NATIONAL BANK
Post Office Box 660 Kress, Texas 79052

LIST ALL CHECKS INDIVIDUALLY

CHECK NO.	DOLLARS	CENTS
4122	4122	62

SIGN HERE FOR LESS CASH

NAME City of Kress
ADDRESS General
CITY Kress STATE TX ZIP 79052

LESS CASH

TOTAL DEPOSIT \$ 412262

⑈80000000⑈

Acct # [REDACTED] Credit, 2/15/2023, \$4,122.62

ACCOUNT DEPOSIT DATE 2/17/23

KRESS NATIONAL BANK
Post Office Box 660 Kress, Texas 79052

LIST ALL CHECKS INDIVIDUALLY

CHECK NO.	DOLLARS	CENTS
100	10	00

SIGN HERE FOR LESS CASH

NAME City of Kress
ADDRESS General
CITY Kress STATE TX ZIP 79052

LESS CASH

TOTAL DEPOSIT \$ 1000

⑈80000000⑈

Acct # [REDACTED] Credit, 2/21/2023, \$10.00

ACCOUNT DEPOSIT DATE 2/17/23

KRESS NATIONAL BANK
Post Office Box 660 Kress, Texas 79052

LIST ALL CHECKS INDIVIDUALLY

CHECK NO.	DOLLARS	CENTS
276	276	00

SIGN HERE FOR LESS CASH

NAME City of Kress
ADDRESS General
CITY Kress STATE TX ZIP 79052

LESS CASH

TOTAL DEPOSIT \$ 27600

⑈80000000⑈

Acct # [REDACTED] Credit, 2/21/2023, \$276.00

ACCOUNT DEPOSIT DATE 2/17/23

KRESS NATIONAL BANK
Post Office Box 660 Kress, Texas 79052

LIST ALL CHECKS INDIVIDUALLY

CHECK NO.	DOLLARS	CENTS
1500	1500	00

SIGN HERE FOR LESS CASH

NAME Kress City
ADDRESS General
CITY Kress STATE TX ZIP 79052

LESS CASH

TOTAL DEPOSIT \$ 150000

⑈80000000⑈

Acct # [REDACTED] Credit, 2/21/2023, \$1,500.00

ACCOUNT DEPOSIT DATE 2/17/23

KRESS NATIONAL BANK
Post Office Box 660 Kress, Texas 79052

LIST ALL CHECKS INDIVIDUALLY

CHECK NO.	DOLLARS	CENTS
8007	8007	91

SIGN HERE FOR LESS CASH

NAME Kress City
ADDRESS General
CITY Kress STATE TX ZIP 79052

LESS CASH

TOTAL DEPOSIT \$ 800791

⑈80000000⑈

Acct # [REDACTED] Credit, 2/21/2023, \$8,007.91

City of Kress
General Fund
PO Box 735
Kress TX 75052
806-584-2525

KRESS NATIONAL BANK
Post Office Box 100
Kress, Texas 75052
806-584-2525

1001

3/17/2023

85-161/1113

PAY TO THE ORDER OF Kenny I. Hughes \$ 283.98

Eight Hundred Sixty-Three and 98/100 DOLLARS

MEMO

Pay Period: 02/07/2023 - 02/08/2023

Acct [REDACTED] Check #1001, 2/17/2023, \$863.98

City of Kress
General Fund
PO Box 735
Kress TX 75052
806-584-2525

KRESS NATIONAL BANK
Post Office Box 100
Kress, Texas 75052
806-584-2525

1002

2/24/2023

85-161/1113

PAY TO THE ORDER OF Kenny Hughes \$ 864.00

Eight Hundred Sixty-Four and 00/100 DOLLARS

MEMO

Pay Period: 02/09/2023 - 02/15/2023

Acct [REDACTED] Check #1002, 2/24/2023, \$864.00

City of Kress
General Fund
PO Box 735
Kress TX 75052
806-584-2525

KRESS NATIONAL BANK
Post Office Box 100
Kress, Texas 75052
806-584-2525

15344

2/2/2023

85-161/1113

PAY TO THE ORDER OF Petaluma Bank USA \$ 635.00

Six Hundred Thirty-Five and 00/100 DOLLARS

MEMO

Pay Period: 02/09/2023 - 02/15/2023

Check #15344, 2/2/2023, \$635.00