



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 KNDKTC	
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 9,450.11

Date	Debits / Credits	Description
02/01	1,800.00	LOAN PAYMENT
02/10	7,500.00	I/B TRANSFER FM one time IB DEPOSIT
02/22	7,500.00	I/B TRANSFER FM bills IB DEPOSIT
02/22	1,600.62	IRS USATAXPYM 270345263535681 ACH DEBIT
02/27	662.50	LOAN PAYMENT
02/28	2.00	Interest on OD Balances OD CHARGE
02/28	.97	INTEREST

NUMBERED CHECKS

#	Date	Amount	#	Date	Amount	#	Date	Amount
4350	02/02	40.00	114352*	02/01	40.00	114353	02/06	40.00
114360*	02/08	500.00	114361	02/07	149.99	114362	02/08	2,021.58
114363	02/10	1,212.32	114364	02/09	4,769.84	114378*	02/07	56.12
114379	02/10	95.00	114380	02/10	48.96	114381	02/03	864.00
114382	02/03	373.87	114383	02/21	164.00	114384	02/14	142.74
114385	02/13	19.09	114386	02/15	150.00	114387	02/13	547.52
114388	02/15	114.17	114389	02/13	3.54	114390	02/13	29.95
114391	02/14	106.63	114392	02/16	680.14	114393	02/22	284.10
114394	02/13	2,500.00	114399*	02/10	864.00	114400	02/22	311.38

DAILY BALANCE INFORMATION

Date	Balance	Date	Balance	Date	Balance
02/01	7,610.11	02/02	7,570.11	02/03	6,332.24
02/06	6,292.24	02/07	6,086.13	02/08	3,564.55
02/09	1,205.29-	02/10	4,074.43	02/13	974.33
02/14	724.96	02/15	460.79	02/16	219.35-
02/21	383.35-	02/22	4,920.55	02/27	4,258.05
02/28	4,257.02				

INTEREST EARNED \$.97
DAYS IN PERIOD 28
ANNUAL PERCENTAGE YIELD EARNED .34%

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



**KRESS
NATIONAL
BANK**

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PO BOX 660 KRESS, TX 79052

STATEMENT OF ACCOUNT

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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 KNDK		
INTEREST TO DATE	FROM DATE	TO DATE	
	01/31	02/28/2023	
SSN		PAGE	2

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

	TOTAL FOR THIS PERIOD	TOTAL YEAR-TO-DATE
TOTAL OVERDRAFT FEES	\$2.00	\$2.00
TOTAL RETURNED ITEM FEES	\$.00	\$.00

ACCOUNT	PREVIOUS BALANCE	TOTAL DEBITS		TOTAL CREDITS		FEE	CLOSING BALANCE	ENCL
		NUM	AMOUNT	NUM	AMOUNT			
CKING	9,450.11	30	20,194.06	3	15,000.97		4,257.02	27

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.

B 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 806-684-2231 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.

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114350

DATE 1/19/2023

PAY TO THE ORDER OF Declane Buska \$ 40.00

Forty and 00/100 DOLLARS

Declane Buska

MEMO May Thru Dec 2022 Meetings

John T. Full
Anna D. Buska

Acct [REDACTED] Check #114350, 2/2/2023, \$40.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114352

DATE 1/19/2023

PAY TO THE ORDER OF Sara Vultone \$ 40.00

Forty and 00/100 DOLLARS

Sara Vultone

MEMO May Thru Dec 2022 Meetings

John T. Full
Anna D. Buska

Acct [REDACTED] Check #114352, 2/1/2023, \$40.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114353

DATE 1/19/2023

PAY TO THE ORDER OF Galen Owen \$ 40.00

Forty and 00/100 DOLLARS

Galen Owen

MEMO May Thru Dec 2022 Meetings

John T. Full
Anna D. Buska

Acct [REDACTED] Check #114353, 2/6/2023, \$40.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114360

DATE 2/2/2023

PAY TO THE ORDER OF Carolyn Kay Phillips \$ 500.00

Five Hundred and 00/100 DOLLARS

Carolyn Kay Phillips
2802 W 18th
Plainsview TX 79072

MEMO January Pay

John T. Full
Anna D. Buska

Acct [REDACTED] Check #114360, 2/8/2023, \$500.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114361

DATE 2/2/2023

PAY TO THE ORDER OF Mc Coy's \$ 149.99

One Hundred Forty-nine and 99/100 DOLLARS

Mc Coy's Building Supply
1350 IH-35 North
PO Box 1302
San Marcos, TX 78667

MEMO

John T. Full
Anna D. Buska

Acct [REDACTED] Check #114361, 2/7/2023, \$149.99

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114362

DATE 2/2/2023

PAY TO THE ORDER OF TML Health \$ 2,021.58

Two Thousand Twenty-One and 58/100 DOLLARS

TML Health
PO BOX 732791
Dallas, TX 75373-2791

MEMO balance in full account paid

John T. Full
Anna D. Buska

Acct [REDACTED] Check #114362, 2/8/2023, \$2,021.58

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114363

DATE 2/2/2023

PAY TO THE ORDER OF Xcel Energy \$ 1,212.32

One Thousand Two Hundred Twelve and 32/100 DOLLARS

Xcel Energy
PO Box 9477
Mpls, MN 55434-9477

MEMO

John T. Full
Anna D. Buska

Acct [REDACTED] Check #114363, 2/10/2023, \$1,212.32

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114364

DATE 2/2/2023

PAY TO THE ORDER OF South Plains Waste Service, Inc \$ 4,769.84

Four Thousand Seven Hundred Sixty-Nine and 84/100 DOLLARS

South Plains Waste Service, Inc
P.O. Box 453
Ottom, Texas 79064-0453

MEMO

John T. Full
Anna D. Buska

Acct [REDACTED] Check #114364, 2/9/2023, \$4,769.84

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114378

DATE 2/2/2023

PAY TO THE ORDER OF John Deere Financial \$ 56.12

Fifty-Six and 12/100 DOLLARS

John Deere Financial
PO BOX 660215
Dallas TX 75265-0215

MEMO

John T. Full
Anna D. Buska

Acct [REDACTED] Check #114378, 2/7/2023, \$56.12

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114379

DATE 2/2/2023

PAY TO THE ORDER OF Ana Lab \$ 95.00

Ninety-Five and 00/100 DOLLARS

Ana Lab
PO Box 3275
Kigore TX 75863

MEMO

John T. Full
Anna D. Buska

Acct [REDACTED] Check #114379, 2/10/2023, \$95.00

CITY OF KRESS
BOX 238
KRESS, TEXAS 79052-0238

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114380

DATE 2/2/2023

PAY TO THE ORDER OF Xcel Energy \$ 48.96

Forty-Eight and 96/100 DOLLARS

Xcel Energy
PO Box 9477
Mpls, MN 55484-9477

MEMO Rights

WW & SS FUNDS
Ann DeLaney Burke

Acct # [REDACTED] Check #114380, 2/10/2023, \$48.96

CITY OF KRESS
BOX 238
KRESS, TEXAS 79052-0238

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114381

DATE 2/2/2023

PAY TO THE ORDER OF Kenny L. Hughes \$ 864.00

Eight Hundred Sixty-Four and 00/100 DOLLARS

MEMO Pay Period: 01/19/2023 - 01/25/2023

WW & SS FUNDS
Ann DeLaney Burke

Acct # [REDACTED] Check #114381, 2/3/2023, \$864.00

CITY OF KRESS
BOX 238
KRESS, TEXAS 79052-0238

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114382

DATE 2/2/2023

PAY TO THE ORDER OF Richard Huerta \$ 373.87

Three Hundred Seventy-Three and 87/100 DOLLARS

MEMO Pay Period: 01/19/2023 - 01/25/2023

WW & SS FUNDS
Ann DeLaney Burke

Acct # [REDACTED] Check #114382, 2/3/2023, \$373.87

CITY OF KRESS
BOX 238
KRESS, TEXAS 79052-0238

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114383

DATE 2/6/2023

PAY TO THE ORDER OF Texas Municipal League \$ 164.00

One Hundred Sixty-Four and 00/100 DOLLARS

Texas Municipal League
1821 Rutherford Lane, Ste 400
Austin, Texas 78754

MEMO

WW & SS FUNDS
Ann DeLaney Burke

Acct # [REDACTED] Check #114383, 2/21/2023, \$164.00

CITY OF KRESS
BOX 238
KRESS, TEXAS 79052-0238

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114384

DATE 2/6/2023

PAY TO THE ORDER OF Dana Kepner Company \$ 142.74

One Hundred Forty-Two and 74/100 DOLLARS

Dana Kepner Company
PO BOX 710281
Denver CO 80271-0281

MEMO

WW & SS FUNDS
Ann DeLaney Burke

Acct # [REDACTED] Check #114384, 2/14/2023, \$142.74

CITY OF KRESS
BOX 238
KRESS, TEXAS 79052-0238

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114385

DATE 2/6/2023

PAY TO THE ORDER OF Hillard \$ 19.09

Nineteen and 09/100 DOLLARS

Hillard
P.O. Box 52510
Midland, Texas 79710-2510

MEMO

WW & SS FUNDS
Ann DeLaney Burke

Acct # [REDACTED] Check #114385, 2/13/2023, \$19.09

CITY OF KRESS
BOX 238
KRESS, TEXAS 79052-0238

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114386

DATE 2/6/2023

PAY TO THE ORDER OF Swisher Tire \$ 150.00

One Hundred Fifty and 00/100 DOLLARS

Swisher Tire
P.O. Box 434
Tulia, Texas 79088

MEMO tire repairs

WW & SS FUNDS
Ann DeLaney Burke

Acct # [REDACTED] Check #114386, 2/15/2023, \$150.00

CITY OF KRESS
BOX 238
KRESS, TEXAS 79052-0238

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114387

DATE 2/6/2023

PAY TO THE ORDER OF Kress Fuel & Farm Store \$ 547.52

Five Hundred Forty-Seven and 52/100 DOLLARS

Kress Fuel & Farm Store
P.O. Box 1194
Kress, Texas 79052

MEMO 1

WW & SS FUNDS
Ann DeLaney Burke

Acct # [REDACTED] Check #114387, 2/13/2023, \$547.52

CITY OF KRESS
BOX 238
KRESS, TEXAS 79052-0238

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114388

DATE 2/6/2023

PAY TO THE ORDER OF Parts is Parts, Inc \$ 114.17

One Hundred Fourteen and 17/100 DOLLARS

Parts is Parts, Inc
PO BOX 3870
Roswell, NM 88202-3870

MEMO

WW & SS FUNDS
Ann DeLaney Burke

Acct # [REDACTED] Check #114388, 2/15/2023, \$114.17

CITY OF KRESS
BOX 238
KRESS, TEXAS 79052-0238

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114389

DATE 2/6/2023

PAY TO THE ORDER OF Western Equipment \$ 3.54

Three and 54/100 DOLLARS

Western Equipment
404 Filmore Avenue
Cotton, OK 73601

MEMO 36815

WW & SS FUNDS
Ann DeLaney Burke

Acct # [REDACTED] Check #114389, 2/13/2023, \$3.54

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114390

DATE 2/8/2023

PAY TO THE ORDER OF McDonald's Trading \$ **29.95

Twenty-Nine and 95/100 DOLLARS

McDonald's Trading
1401 S Columbia St
Painview TX 79072

MEMO KRESS

WW & SS FUNDS
John T. H.
Ann DeLamare Burke

Acct # [REDACTED] Check #114390, 2/13/2023, \$29.95

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114391

DATE 2/8/2023

PAY TO THE ORDER OF Mid-Plains Rural Telephone \$ **106.63

One Hundred Six and 63/100 DOLLARS

Mid-Plains Rural Telephone
P.O. Box 300
Tulia, Texas 79088-0300

MEMO Telephones

WW & SS FUNDS
John T. H.
Ann DeLamare Burke

Acct # [REDACTED] Check #114391, 2/14/2023, \$106.63

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114392

DATE 2/8/2023

PAY TO THE ORDER OF Lighthouse Electric \$ **680.14

Six Hundred Eighty and 14/100 DOLLARS

Lighthouse Electric
PO BOX 600
Floydada, TX 79235-0600

MEMO [REDACTED]

WW & SS FUNDS
John T. H.
Ann DeLamare Burke

Acct # [REDACTED] Check #114392, 2/16/2023, \$680.14

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114393

DATE 2/8/2023

PAY TO THE ORDER OF Swisher County News \$ **284.10

Two Hundred Eighty-Four and 10/100 DOLLARS

Swisher County News
P.O. Box 542
Tulia, Texas 79088

MEMO 5175

WW & SS FUNDS
John T. H.
Ann DeLamare Burke

Acct # [REDACTED] Check #114393, 2/22/2023, \$284.10

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114394

DATE 2/8/2023

PAY TO THE ORDER OF Master Lee's Electrical Services \$ **2,500.00

Two Thousand Five Hundred and 00/100 DOLLARS

Master Lee's Electrical Services
PO BOX 79452 1224
Lubbock TX 79452

MEMO [REDACTED]

WW & SS FUNDS
John T. H.
Ann DeLamare Burke

Acct # [REDACTED] Check #114394, 2/13/2023, \$2,500.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114399

DATE 2/10/2023

PAY TO THE ORDER OF Kerry L. Hughes \$ **864.00

Eight Hundred Sixty-Four and 00/100 DOLLARS

[REDACTED]

MEMO Pay Period: 01/19/2023 - 01/25/2023

WW & SS FUNDS
John T. H.
Ann DeLamare Burke

Acct # [REDACTED] Check #114399, 2/10/2023, \$864.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114400

DATE 2/10/2023

PAY TO THE ORDER OF Amber Stevens \$ **311.38

Three Hundred Eleven and 38/100 DOLLARS

[REDACTED]

MEMO Pay Period: 01/19/2023 - 01/25/2023

WW & SS FUNDS
John T. H.
Ann DeLamare Burke

Acct # [REDACTED] Check #114400, 2/22/2023, \$311.38