



**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

KRESS FIRE DEPARTMENT  
BOX 236  
KRESS TX 79052-0000

\* \* HOLD STATEMENT \* \*

|                              |                   |
|------------------------------|-------------------|
| INTEREST RECEIVED<br>TO DATE | CUSTOMER NUMBER   |
|                              |                   |
| INTEREST TO DATE             | FROM DATE TO DATE |
|                              | 03/31 04/30/2025  |
| SSN                          | PAGE 1            |

|                      |                  |                          |                        |
|----------------------|------------------|--------------------------|------------------------|
| ***** WAIVE CHECKING | *****#           | PREVIOUS BALANCE         | 22,451.16              |
| Date                 | Debits / Credits | Description              |                        |
| 04/04                | 14.38            | Harbor Freight Tools USA | Plainview TX POS DEBIT |
| 04/09                | 1,000.00         | DEPOSIT                  |                        |
| 04/11                | 9.15             | UNITED SUPERMARKET 507   | PLAINVIEW TX POS DEBIT |
| 04/17                | 555.50           | ATMOS ENERGY SGL         | UTIL PYMT ACH DEBIT    |
| 04/25                | 4,500.00         | DEPOSIT                  |                        |
| 04/28                | 350.00           | LOAN PAYMENT             |                        |

### DAILY BALANCE INFORMATION

|           |           |           |           |           |           |
|-----------|-----------|-----------|-----------|-----------|-----------|
| Date..... | Balance   | Date..... | Balance   | Date..... | Balance   |
| 04/04     | 22,436.78 | 04/09     | 23,436.78 | 04/11     | 23,427.63 |
| 04/17     | 22,872.13 | 04/25     | 27,372.13 | 04/28     | 27,022.13 |
| 04/30     | 27,022.13 |           |           |           |           |

|          |           |   |        |   |          |           |   |
|----------|-----------|---|--------|---|----------|-----------|---|
| CHECKING | 22,451.16 | 4 | 929.03 | 2 | 5,500.00 | 27,022.13 | 2 |
|----------|-----------|---|--------|---|----------|-----------|---|

## 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

**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<br>BALANCE  |
|  |  | ADD ANY<br>DEPOSITS<br>MADE AFTER<br>THE<br>STATEMENT<br>DATE |
|  |  |   |
|  |  |   |
|  |  |   |
|  |  | TOTAL OF<br>ABOVE   |
|  |  | LESS CHECKS<br>OUTSTANDING                                    |
|  |  | SHOULD EQUAL<br>CHECKBOOK                                     |

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.

# KRESS FIRE DEPARTMENT

04/30/25

3

[illegible]

**04/09/25 - \$1,000.00**

[illegible]

**04/25/25 - \$4,500.00**