



# 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

INTEREST RECEIVED TO DATE:	CUSTOMER NUMBER
INTEREST TO DATE:	FROM DATE: TO DATE
	12/31 01/31/2025
SSN	PAGE 1

\* \* HOLD STATEMENT \* \*

***** WAIVE CHECKING	*****#	PREVIOUS BALANCE	32,833.34
Date	Debits / Credits	Description	
01/09	38.42	eBay O*12-12554-60108	San Jose CA POS DEBIT
01/10	723.20	DEPOSIT	
01/13	20.80	BENJAMIN DONUTS	PLAINVIEW TX POS DEBIT
01/14	4,500.00	DEPOSIT	
01/16	354.05	eBay O*10-12586-50308	San Jose CA POS DEBIT
01/17	2.00	SWISHER CO TX MOTO VEH S	866-5392020 TX POS DEBIT
01/17	7.50	SWISHER CO TX MOTO VEH	CARROLLTON TX POS DEBIT
01/21	60.83	eBay O*24-12593-33315	408-3766151 CA POS DEBIT
01/22	151.47	O'REILLY 1013	PLAINVIEW TX POS DEBIT
01/22	321.24	HARBOR FREIGHT TOOLS	PLAINVIEW TX POS DEBIT
01/23	27.04	O'REILLY 1013	PLAINVIEW TX POS DEBIT
01/23	45.35	WAL-MART #0927	PLAINVIEW TX POS DEBIT
01/24	5.57	GRAPHIC ZONE	PLAINVIEW TX POS DEBIT
01/27	4.05	eBay O*18-12618-13993	San Jose CA POS DEBIT
01/27	192.13	eBay O*20-12615-77938	800-4563229 CA POS DEBIT
01/27	350.00	LOAN PAYMENT	
01/28	38.42	eBay O*12-12554-60108	San Jose CA ATM CREDIT

### NUMBERED CHECKS

#	Date	Amount	#	Date	Amount	#	Date	Amount
2481	01/08	455.59	2482	01/03	2,149.59	2483	01/31	202.99
2484	01/30	55.50	2485	01/27	56.01	2503*	01/17	100.00

### DAILY BALANCE INFORMATION

Date	Balance	Date	Balance	Date	Balance
01/03	30,683.75	01/08	30,228.16	01/09	30,189.74
01/10	30,912.94	01/13	30,892.14	01/14	35,392.14
01/16	35,038.09	01/17	34,928.59	01/21	34,867.76
01/22	34,395.05	01/23	34,322.66	01/24	34,317.09
01/27	33,714.90	01/28	33,753.32	01/30	33,697.82
01/31	33,494.83				

CHECKING	32,833.34	20	4,600.13	3	5,261.62	33,494.83	8
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Account KRESS FIRE DEPARTMENT	Name KRESS FIRE DEPARTMENT	Statement Date 01/31/25	Page 2
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ACCOUNT DEPOSIT DATE 1-25

KRESS NATIONAL BANK  
Post Office Box 688 Kress, Texas 75052

LIST ALL CHECKS DEPOSITED  
CHECK NO. 123456789  
AMOUNT \$ 723.20

MEMO: KRESS FIRE/HELIX  
PO Box 246  
Kress, TX 75052

LESS CASH

TOTAL DEPOSIT \$ 723.20

456000000000

01/10/25 - \$723.20

ACCOUNT DEPOSIT DATE 1/14/25

KRESS NATIONAL BANK  
Post Office Box 688 Kress, Texas 75052

LIST ALL CHECKS DEPOSITED  
CHECK NO. 123456789  
AMOUNT \$ 4,500.00

MEMO: Kress Fire Department

LESS CASH

TOTAL DEPOSIT \$ 4,500.00

456000000000

01/14/25 - \$4,500.00

CITY OF KRESS  
FIRE DEPARTMENT  
KRESS, TEXAS 75052

2481

DATE 12/12/24

PAY TO THE ORDER OF: Alton Energy

Four Hundred Fifty Five and 00/100

MEMO: Alton Energy  
PO Box 740353  
Cincinnati OH 45274-0353

301832250

01/08/25 - \$455.59 - #2481

CITY OF KRESS  
FIRE DEPARTMENT  
KRESS, TEXAS 75052

2482

DATE 12/17/24

PAY TO THE ORDER OF: Parkway Truck

Two Thousand One Hundred Forty Nine and 00/100

MEMO: Parkway Truck  
1200 Industrial Blvd  
Pawnee TX 75072

301832250

01/03/25 - \$2,149.59 - #2482

CITY OF KRESS  
FIRE DEPARTMENT  
KRESS, TEXAS 75052

2483

DATE 1/16/2025

PAY TO THE ORDER OF: Alton Energy

Two Hundred Two and 00/100

MEMO: Alton Energy  
PO Box 740353  
Cincinnati OH 45274-0353

301832250

01/31/25 - \$202.99 - #2483

CITY OF KRESS  
FIRE DEPARTMENT  
KRESS, TEXAS 75052

2484

DATE 1/19/2025

PAY TO THE ORDER OF: Xcel Energy

Five Five and 00/100

MEMO: Xcel Energy  
PO Box 850553  
Dallas, TX 75285-0553

301832250

01/30/25 - \$55.50 - #2484

CITY OF KRESS  
FIRE DEPARTMENT  
KRESS, TEXAS 75052

2485

DATE 1/10/2025

PAY TO THE ORDER OF: Kress Fuel

Fifty Six and 00/100

MEMO: Kress Fuel  
PO Box 1184  
Kress TX 75052

301832250

01/27/25 - \$56.01 - #2485

CITY OF KRESS  
FIRE DEPARTMENT  
KRESS, TEXAS 75052

2503

DATE 1/10/2024

PAY TO THE ORDER OF: Panhandle Premium Assoc

One Hundred and 00/100

MEMO: Panhandle Premium Assoc  
PO Box 22418  
Amarillo TX 79128

301832250

01/17/25 - \$100.00 - #2503

## 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

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.