

STATEMENT OF ACCOUNT

Direct Inquiries To KRESS NATIONAL BANK POBOX 660, KRESS, TX 79052 806-684-2231

KRESS FIRE DEPARTMENT BOX 236

KRESS

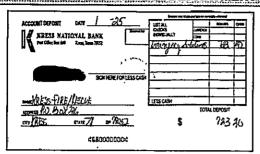
TX 79052-0000

INTEREST RECEIVED TO DATE	CUSTOMERNUMBER	
1		
INTERESTITO DATE:	FROM DATE: TO DATE	
	12/31 01/31/2025	
SCM :	PAGE 1	

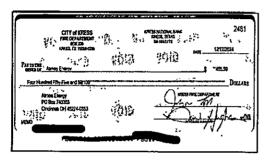
* * HOLD STATEMENT * *

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*****	WAIVE CHECKING	****#	VIOUS BALANCE	32,833.34		
Date	Debits / Credits	Description				
01/09	38.42	eBay 0*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 0*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 0*18-12618-13993	San Jose CA	POS DEBIT		
01/27	192.13	eBay 0*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						
#	DateAmount	# DateAmount	# Date			
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 INFORMAT		•			
	Balance	DateBalance	DateB			
01/03	30,683.75	01/08 30,228.16		0,189.74		
01/10	30,912.94	01/13 30,892.14		5,392.14		
01/16	35,038.09	01/17 34,928.59		4,867.76		
01/22	34,395.05	01/23 34,322.66		4,317.09		
01/27	33,714.90	01/28 33,753.32	01/30 3	3,697.82		
01/31	33,494.83					

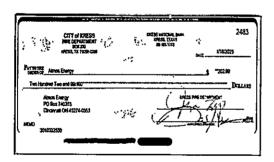
CHECKING 32,833.34 20 4,600.13 3 5,261.62 33,494.83 8



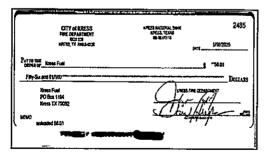
01/10/25 - \$723.20



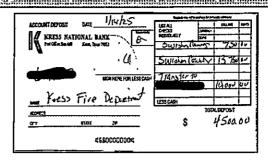
01/08/25 - \$455.59 - #2481



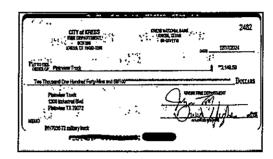
01/31/25 - \$202.99 - #2483



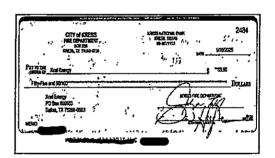
01/27/25 - \$56.01 - #2485



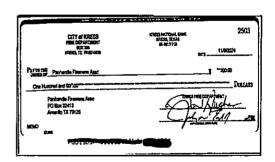
01/14/25 - \$4,500.00



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



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



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

HOW TO RECONCILE YOUR CHECKING ACCOUNT

CHECKS OUTSTA	UNDING					
NUMBER	AMOUNT	PROTECTION ADVANCES C	ON THIS			
			SERVICE N THE MOST			
		3 ARRANGE THE ENCODED BY CHECK NUMBER.	CHECKS			
		4 COMPARE THESE CHECKS A	\GAINS			
		5 SUBTRACT FROM YOUR CHECKS BALANCE ANY CHECKS PREVIOUSLY ENTERED BY YO	NOT			
		8 THE RESULTING BALANCE IS CURRENT CHECKBOOK BALAND SHOULD BE RECORD AND SHOULD BE RECORD	ALANCE			
		7 IN THE SPACE PROVIDED A LIST ALL OUTSTANDING CHE NUMBER AND AMOUNT. THE CHECKS WHICH YOU HAVE W BUT ARE NOT INCLUDED WIT STATEMENT.	CKS BY SE ARE /RITTEN			
	·· -	8 COMPLETE THE FORM BELOW	i.			
			MENT			
		ADD DEPC	SITS			
		TH STATE	ie Ment			
TOTAL CHECKS DUTSTANDING		TOTA				
F THE TOTAL DO OUR CHECKBO	OK BALANCE,	ок оптети				
OR ADDITION RRORS IN YOUR	AND SUBTRAI CHECKBOOK	ON SHOULD CHECK				

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.