



**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

MEMBER FDIC

KRESS FIRE DEPARTMENT
BOX 46
KRESS TX 79052-0000

INTEREST RECEIVED TO DATE	CUSTOMER NUMBER
INTEREST TO DATE	FROM DATE TO DATE
	05/31 06/29/2018
SSN	PAGE 1

* * HOLD STATEMENT * *

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

***** WAIVE CHECKING *****# [REDACTED] PREVIOUS BALANCE 4,381.59

Date	Debits / Credits	Description
06/15	1,500.00	DEPOSIT
06/20	1,137.00	DEPOSIT
06/27	250.00	DEPOSIT
06/29	650.00	DEPOSIT

NUMBERED CHECKS

#	Date	Amount	#	Date	Amount	#	Date	Amount
1824	06/13	200.00	1825	06/04	270.00	1826	06/18	584.89
1827	06/15	424.82	1828	06/27	600.00	1829	06/20	276.00
1830	06/19	64.75						

UNNUMBERED CHECKS

Date	Amount	Date	Amount	Date	Amount
06/15	400.00				

DAILY BALANCE INFORMATION

Date	Balance	Date	Balance	Date	Balance
06/04	4,111.59	06/13	3,911.59	06/15	4,586.77
06/18	4,001.88	06/19	3,937.13	06/20	4,798.13
06/27	4,448.13	06/29	5,098.13		

ACCOUNT	PREVIOUS BALANCE	TOTAL DEBITS		TOTAL CREDITS		FEE	CLOSING BALANCE	ENCL
		NUM	AMOUNT	NUM	AMOUNT			
CHECKING	4,381.59	8	2,820.46	4	3,537.00		5,098.13	12

HOW TO RECONCILE YOUR CHECKING ACCOUNT

CHECKS OUTSTANDING

NUMBER	AMOUNT
TOTAL CHECKS OUTSTANDING	

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 806-684-2231 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.

CHECKING DEPOSIT
DEPOSITED WITH
KRESS NATIONAL BANK
City of Kress
6-15-18
TOTAL DEPOSIT
\$ 1500.00

Account Credit, 6/15/2018, \$1,500.00

CHECKING DEPOSIT
DEPOSITED WITH
KRESS NATIONAL BANK
City of Kress
6-18-18
TOTAL DEPOSIT
\$ 1137.00

Account Credit, 6/20/2018, \$1,137.00

CHECKING DEPOSIT
DEPOSITED WITH
KRESS NATIONAL BANK
City of Kress
6-27-18
TOTAL DEPOSIT
\$ 250.00

Account Credit, 6/27/2018, \$250.00

CHECKING DEPOSIT
DEPOSITED WITH
KRESS NATIONAL BANK
City of Kress
6-29-18
TOTAL DEPOSIT
\$ 650.00

Account Credit, 6/29/2018, \$650.00

CITY OF KRESS FIRE DEPARTMENT
KRESS NATIONAL BANK
1824
6/18/2018
PAY TO THE ORDER OF: Stack's Truck Service
\$200.00
DOLLARS
MEMO: [Redacted]

Account Check #1824, 6/13/2018, \$200.00

CITY OF KRESS FIRE DEPARTMENT
KRESS NATIONAL BANK
1825
6/18/2018
PAY TO THE ORDER OF: Salsher Tire
\$270.00
DOLLARS
MEMO: April Statement

Account Check #1825, 6/4/2018, \$270.00

CITY OF KRESS FIRE DEPARTMENT
KRESS NATIONAL BANK
1826
6/14/2018
PAY TO THE ORDER OF: Chase Card Services
\$584.89
DOLLARS
MEMO: [Redacted]

Account Check #1826, 6/18/2018, \$584.89

CITY OF KRESS FIRE DEPARTMENT
KRESS NATIONAL BANK
1827
6/14/2018
PAY TO THE ORDER OF: Kress Fuel & Farm Store
\$424.82
DOLLARS
MEMO: May Statement

Account Check #1827, 6/15/2018, \$424.82

CITY OF KRESS FIRE DEPARTMENT
KRESS NATIONAL BANK
1828
6/14/2018
PAY TO THE ORDER OF: Lubbock Area Fire Conference
\$600.00
DOLLARS
MEMO: 2018 Conference

Account Check #1828, 6/27/2018, \$600.00

CITY OF KRESS FIRE DEPARTMENT
KRESS NATIONAL BANK
1829
6/14/2018
PAY TO THE ORDER OF: Salsher Tire
\$276.00
DOLLARS
MEMO: May Statement

Account Check #1829, 6/20/2018, \$276.00

CITY OF KRESS
FIRE DEPARTMENT
BOX 226
KRESS, TEXAS 79052-0226

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/119

1830

DATE 6/14/2018

PAY TO THE ORDER OF Keeters Meet \$64.75

Sixty-Four and 75/100

MEMO Hamburger Fundraiser 100 patties

KRESS FIRE DEPARTMENT
901 US Hwy 87
Tulsa, Texas 74088

Handwritten signature: [Signature]

Account Debit, Check #1830, 6/19/2018, \$64.75

Kress Fire Department

Date 6/15/2018

Pay to the order of KWB \$400.00

Four hundred

KRESS NATIONAL BANK

Handwritten signature: [Signature]

Account Debit, 6/15/2018, \$400.00