





**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	
		[REDACTED]	
INTEREST TO DATE		FROM DATE	TO DATE
		05/31	06/29/2018
SSN		PAGE	2

\* \* HOLD STATEMENT \* \*

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

**NUMBERED CHECKS**

#	Date	Amount	#	Date	Amount	#	Date	Amount
12706	06/21	433.75	12707	06/28	757.15	12708	06/27	433.75

**DAILY BALANCE INFORMATION**

Date	Balance	Date	Balance	Date	Balance
06/01	22,698.91	06/04	23,630.55	06/05	23,860.46
06/07	22,669.56	06/08	25,016.87	06/11	26,755.33
06/14	28,458.02	06/15	26,836.46	06/18	25,953.98
06/19	21,794.92	06/20	21,222.88	06/21	19,954.65
06/22	20,918.61	06/27	22,323.94	06/28	21,877.76
06/29	22,950.50				

INTEREST EARNED \$ .94  
DAYS IN PERIOD 29  
ANNUAL PERCENTAGE YIELD EARNED .05%

ACCOUNT	PREVIOUS BALANCE	TOTAL DEBITS		TOTAL CREDITS		FEE	CLOSING BALANCE	ENCL
		NUM	AMOUNT	NUM	AMOUNT			
CHECKING	22,965.79	32	15,648.63	20	15,633.34		22,950.50	46

**HOW TO RECONCILE YOUR CHECKING ACCOUNT**

**CHECKS OUTSTANDING**

NUMBER	AMOUNT
<b>TOTAL CHECKS OUTSTANDING</b>	

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.
- 6 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  
Post Office Box 488  
Kress, Texas 75222  
City of Kress  
6-4-18  
31773  
TOTAL DEPOSIT  
\$ 278.46

Acct. [redacted] Credit, 6/4/2018, \$278.46

CHECKING DEPOSIT  
DEPOSITED WITH  
KRESS NATIONAL BANK  
Post Office Box 488  
Kress, Texas 75222  
City of Kress  
6-3-18  
TOTAL DEPOSIT  
\$ 300.00

Acct. [redacted] Credit, 6/4/2018, \$300.00

CHECKING DEPOSIT  
DEPOSITED WITH  
KRESS NATIONAL BANK  
Post Office Box 488  
Kress, Texas 75222  
City of Kress  
6-3-18  
TOTAL DEPOSIT  
\$ 353.18

Acct. [redacted] Credit, 6/4/2018, \$353.18

CHECKING DEPOSIT  
DEPOSITED WITH  
KRESS NATIONAL BANK  
Post Office Box 488  
Kress, Texas 75222  
City of Kress  
6-8-18  
TOTAL DEPOSIT  
\$ 230.00

Acct. [redacted] Credit, 6/8/2018, \$230.00

CHECKING DEPOSIT  
DEPOSITED WITH  
KRESS NATIONAL BANK  
Post Office Box 488  
Kress, Texas 75222  
City of Kress  
6-8-18  
TOTAL DEPOSIT  
\$ 542.55

Acct. [redacted] Credit, 6/8/2018, \$542.55

CHECKING DEPOSIT  
DEPOSITED WITH  
KRESS NATIONAL BANK  
Post Office Box 488  
Kress, Texas 75222  
City of Kress  
6-8-18  
TOTAL DEPOSIT  
\$ 1574.76

Acct. [redacted] Credit, 6/8/2018, \$1,574.76

CHECKING DEPOSIT  
DEPOSITED WITH  
KRESS NATIONAL BANK  
Post Office Box 488  
Kress, Texas 75222  
City of Kress  
6-11-18  
TOTAL DEPOSIT  
\$ 1738.46

Acct. [redacted] Credit, 6/11/2018, \$1,738.46

CHECKING DEPOSIT  
DEPOSITED WITH  
KRESS NATIONAL BANK  
Post Office Box 488  
Kress, Texas 75222  
City of Kress  
6-14-18  
TOTAL DEPOSIT  
\$ 70.00

Acct. [redacted] Credit, 6/14/2018, \$70.00

CHECKING DEPOSIT  
DEPOSITED WITH  
KRESS NATIONAL BANK  
Post Office Box 488  
Kress, Texas 75222  
City of Kress  
6-14-18  
TOTAL DEPOSIT  
\$ 1404.86

Acct. [redacted] Credit, 6/14/2018, \$1,404.86

CHECKING DEPOSIT  
DEPOSITED WITH  
KRESS NATIONAL BANK  
Post Office Box 488  
Kress, Texas 75222  
City of Kress  
6-14-18  
TOTAL DEPOSIT  
\$ 1418.73

Acct. [redacted] Credit, 6/14/2018, \$1,418.73



CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79002-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/1113

12683

6/14/2018

DATE \*\*433.75

PAY TO THE ORDER OF Richard Huerta  
Four Hundred Thirty-Three and 75/100

DOLLARS

MEMO Pay Period: 06/07/2018 - 06/13/2018

*Heidi P. Hill*  
*Jimmy Hughes*

Acc [redacted] Check #12683, 6/14/2018, \$433.75

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79002-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/1113

12684

6/14/2018

DATE \*\*258.00

PAY TO THE ORDER OF A & L Plains Agricultural Laboratories  
Two Hundred Fifty-Eight and 00/100

DOLLARS

MEMO [redacted]

A & L Plains Agricultural Laboratories  
P.O. Box 1590  
Lubbock, Texas 79405

*Heidi P. Hill*  
*Jimmy Hughes*

Acc [redacted] Check #12684, 6/20/2018, \$258.00

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79002-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/1113

12685

6/14/2018

DATE \*\*1,678.54

PAY TO THE ORDER OF Associated Supply Company, Inc  
One Thousand Six Hundred Seventy-Eight and 54/100

DOLLARS

MEMO [redacted]

Associated Supply Company, Inc  
PO Box 3688  
Lubbock, TX 79402

*Heidi P. Hill*  
*Jimmy Hughes*

Acc [redacted] Check #12685, 6/20/2018, \$1,678.54

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79002-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/1113

12686

6/14/2018

DATE \*\*127.97

PAY TO THE ORDER OF Atmos Energy  
One Hundred Twenty-Seven and 97/100

DOLLARS

MEMO [redacted]

Atmos Energy  
P.O. Box 790311  
St. Louis, MO 63179-0311

*Heidi P. Hill*  
*Jimmy Hughes*

Acc [redacted] Check #12686, 6/20/2018, \$127.97

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79002-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/1113

12687

6/14/2018

DATE \*\*832.48

PAY TO THE ORDER OF DPC Industries Inc  
Eight Hundred Thirty-Two and 48/100

DOLLARS

MEMO [redacted]

DPC Industries Inc  
P.O. Box 301023  
Dallas, Texas 75303-1023

*Heidi P. Hill*  
*Jimmy Hughes*

Acc [redacted] Check #12687, 6/18/2018, \$832.48

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79002-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/1113

12688

6/14/2018

DATE \*\*32.34

PAY TO THE ORDER OF Hillard  
Thirty-Two and 34/100

DOLLARS

MEMO [redacted]

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

*Heidi P. Hill*  
*Jimmy Hughes*

Acc [redacted] Check #12688, 6/19/2018, \$32.34

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79002-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/1113

12689

6/14/2018

DATE \*\*750.00

PAY TO THE ORDER OF Kress Fire Dept.  
Seven Hundred Fifty and 00/100

DOLLARS

MEMO 3rd quarter

Kress Fire Dept.  
P.O. Box 46  
Kress, Texas 79052

*Heidi P. Hill*  
*Jimmy Hughes*

Acc [redacted] Check #12689, 6/15/2018, \$750.00

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79002-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/1113

12690

6/14/2018

DATE \*\*631.36

PAY TO THE ORDER OF Kress Fuel & Farm Store  
Six Hundred Thirty-One and 36/100

DOLLARS

MEMO May Statement

Kress Fuel & Farm Store  
P.O. Box 1184  
Kress, Texas 79052

*Heidi P. Hill*  
*Jimmy Hughes*

Acc [redacted] Check #12690, 6/15/2018, \$631.36

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79002-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/1113

12691

6/14/2018

DATE \*\*240.20

PAY TO THE ORDER OF Kress National Bank  
Two Hundred Forty and 20/100

DOLLARS

MEMO [redacted]

Kress National Bank  
P.O. Box 660  
Kress, Texas 79052

*Heidi P. Hill*  
*Jimmy Hughes*

Acc [redacted] Check #12691, 6/15/2018, \$240.20

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79002-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/1113

12692

6/14/2018

DATE \*\*703.77

PAY TO THE ORDER OF Lighthouse Electric Cooperative Inc.  
Seven Hundred Three and 77/100

DOLLARS

MEMO [redacted]

Lighthouse Electric Cooperative Inc.  
P.O. Box 600  
Floydada, Texas 79235-0600

*Heidi P. Hill*  
*Jimmy Hughes*

Acc [redacted] Check #12692, 6/20/2018, \$703.77

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

12693  
6/14/2018

DATE 6/14/2018

PAY TO THE ORDER OF Mo Donald Trading Post  
One Hundred Eighteen and 41/100

Mo Donald Trading Post  
1401 S. Columbia  
Plainview, Texas 79072

MEMO

118.41  
DOLLARS

Handwritten signature: Heidi P. [unclear]  
Sunny Hughes

Account # [redacted], Check #12693, 6/19/2018, \$118.41

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

12694  
6/14/2018

DATE 6/14/2018

PAY TO THE ORDER OF Mid-Plains Rural Telephone  
Sibly and 32/100

Mid-Plains Rural Telephone  
P.O. Box 300  
Tulsa, Texas 79068-0300

MEMO

60.32  
DOLLARS

Handwritten signature: Heidi P. [unclear]  
Sunny Hughes

Account # [redacted], Check #12694, 6/20/2018, \$60.32

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

12695  
6/14/2018

DATE 6/14/2018

PAY TO THE ORDER OF Mid-American Research Chemical  
One Thousand Ninety-Seven and 25/100

Mid-American Research Chemical  
P.O. Box 927  
Columbus, NE 68602-0927

MEMO

1,097.25  
DOLLARS

Handwritten signature: Heidi P. [unclear]  
Sunny Hughes

Account # [redacted], Check #12695, 6/19/2018, \$1,097.25

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

12696  
6/14/2018

DATE 6/14/2018

PAY TO THE ORDER OF Parkhill Smith & Cooper  
Five Hundred and 00/100

Parkhill Smith & Cooper  
4222 85th Street  
Lubbock, Texas 79423

MEMO

500.00  
DOLLARS

Handwritten signature: Heidi P. [unclear]  
Sunny Hughes

Account # [redacted], Check #12696, 6/19/2018, \$500.00

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

12697  
6/14/2018

DATE 6/14/2018

PAY TO THE ORDER OF Sprint  
Seventy-Seven and 33/100

Sprint  
PO Box 4181  
Carol Stream, IL 60197-4181

MEMO

77.33  
DOLLARS

Handwritten signature: Heidi P. [unclear]  
Sunny Hughes

Account # [redacted], Check #12697, 6/21/2018, \$77.33

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

12698  
6/14/2018

DATE 6/14/2018

PAY TO THE ORDER OF Swisher Tire Kress  
One Hundred Three and 35/100

Swisher Tire Kress  
PO BOX 434  
Tulsa, TX 79068

MEMO May Statement

103.35  
DOLLARS

Handwritten signature: Heidi P. [unclear]  
Sunny Hughes

Account # [redacted], Check #12698, 6/20/2018, \$103.35

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

12699  
6/14/2018

DATE 6/14/2018

PAY TO THE ORDER OF TML Multistate IEDP  
Six Hundred Fifty-One and 96/100

TML Multistate IEDP  
PO Box 732791  
Dallas, TX 75373-2791

MEMO

651.96  
DOLLARS

Handwritten signature: Heidi P. [unclear]  
Sunny Hughes

Account # [redacted], Check #12699, 6/20/2018, \$651.96

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

12700  
6/14/2018

DATE 6/14/2018

PAY TO THE ORDER OF Western Industrial Supply, LLC  
One Hundred Forty-Nine and 62/100

Dens Kapner Company, Inc.  
P.O. Box 710281  
Denver, Co. 80271-0281

MEMO

149.62  
DOLLARS

Handwritten signature: Heidi P. [unclear]  
Sunny Hughes

Account # [redacted], Check #12700, 6/20/2018, \$149.62

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

12701  
6/14/2018

DATE 6/14/2018

PAY TO THE ORDER OF Xcel Energy  
Seven Hundred Thirteen and 68/100

Xcel Energy  
P.O. Box 9477  
MPLS, MN 55484-9477

MEMO

713.68  
DOLLARS

Handwritten signature: Heidi P. [unclear]  
Sunny Hughes

Account # [redacted], Check #12701, 6/19/2018, \$713.68

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

12702  
6/14/2018

DATE 6/14/2018

PAY TO THE ORDER OF DPC Industries Inc  
Fifty and 00/100

DPC Industries Inc  
P.O. Box 301023  
Dallas, Texas 75303-1023

MEMO

50.00  
DOLLARS

Handwritten signature: Heidi P. [unclear]  
Sunny Hughes

Account # [redacted], Check #12702, 6/18/2018, \$50.00

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

12703

DATE 6/14/2018

PAY TO THE ORDER OF Mid-Plains Rural Telephone  
Fifty-Five and 06/100

\$55.06

DOLLARS

MEMO [REDACTED]

*[Signature]*  
Kenny L. Hughes

Check #12703, 6/20/2018, \$55.06

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

12704

DATE 6/14/2018

PAY TO THE ORDER OF Mid-Plains Rural Telephone  
Eighty-Nine and 13/100

\$89.13

DOLLARS

MEMO [REDACTED]

*[Signature]*  
Kenny L. Hughes

Check #12704, 6/20/2018, \$89.13

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

12705

DATE 6/21/2018

PAY TO THE ORDER OF Kenny L. Hughes  
Seven Hundred Fifty-Seven and 15/100

\$757.15

DOLLARS

MEMO Pay Period: 06/14/2018 - 06/20/2018

*[Signature]*  
Kenny L. Hughes

Check #12705, 6/21/2018, \$757.15

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

12706

DATE 6/21/2018

PAY TO THE ORDER OF Richard Huerta  
Four Hundred Thirty-Three and 75/100

\$433.75

DOLLARS

MEMO Pay Period: 06/14/2018 - 06/20/2018

*[Signature]*  
Kenny L. Hughes

Check #12706, 6/21/2018, \$433.75

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

12707

DATE 6/28/2018

PAY TO THE ORDER OF Kenny L. Hughes  
Seven Hundred Fifty-Seven and 15/100

\$757.15

DOLLARS

MEMO Pay Period: 06/21/2018 - 06/27/2018

*[Signature]*  
Kenny L. Hughes

Check #12707, 6/28/2018, \$757.15

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

12708

DATE 6/28/2018

PAY TO THE ORDER OF Richard Huerta  
Four Hundred Thirty-Three and 75/100

\$433.75

DOLLARS

MEMO Pay Period: 06/21/2018 - 06/27/2018

*[Signature]*  
Kenny L. Hughes

Check #12708, 6/27/2018, \$433.75