



**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 236  
KRESS TX 79052-0000

INTEREST RECEIVED TO DATE:	CUSTOMER NUMBER KH0K0C	
INTEREST TO DATE:	FROM DATE:	TO DATE:
	10/31	11/30/2023
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 \*\*\*\*\*# PREVIOUS BALANCE 15,893.57

Date	Debits / Credits	Description			
11/10	85.40	DEPOSIT			
11/10	32.00	eBay O*22-1076	San Jose	CA POS DEBIT	
11/13	32.00	eBay O*22-1076	San Jose	CA POS CREDIT	
11/13	20.80	BENJAMIN DONUT	PLAINVIEW	TX POS DEBIT	
11/13	27.00	HARBOR FREIGHT	PLAINVIEW	TX POS DEBIT	
11/13	109.42	eBayCommerce	San Jose	CA POS DEBIT	
11/13	128.74	MCCOYS #68	PLAINVIEW	TX POS DEBIT	
11/20	10,000.00	DEPOSIT			
11/27	350.00	LOAN PAYMENT			
11/28	10,000.00	I/B TRANSFER TO	Evans Donation	IB DEBIT	

### NUMBERED CHECKS

#	Date	Amount	#	Date	Amount	#	Date	Amount
2442	11/02	100.00	2451	11/29	50.00	2452	11/24	50.00
2453	11/22	50.00	2454	11/22	200.00	2456	11/22	150.00

### DAILY BALANCE INFORMATION

Date	Balance	Date	Balance	Date	Balance
11/02	15,793.57	11/10	15,846.97	11/13	15,593.01
11/20	25,593.01	11/22	25,193.01	11/24	25,143.01
11/27	24,793.01	11/28	14,793.01	11/29	14,743.01
11/30	14,743.01				

JOIN US FOR OUR CHRISTMAS OPEN HOUSE ON FRIDAY,  
DECEMBER 15, 2023 FROM 11 AM TO 2 PM.

ACCOUNT	PREVIOUS BALANCE	TOTAL DEBITS		TOTAL CREDITS		FEE	CLOSING BALANCE	ENCL
		NUM	AMOUNT	NUM	AMOUNT			
CHECKING	15,893.57	13	11,267.96	3	10,117.40		14,743.01	8

## 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

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 of 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 660  
Kress, Texas 79052

11/10

60717.50

8540

TOTAL DEPOSIT

LESS CASH

60717.50

8540

A 7, Credit, 11/10/2023, \$85.40

ACCOUNT DEPOSIT

DATE 11/20/2023

KRESS NATIONAL BANK  
Post Office Box 660  
Kress, Texas 79052

10,000.00

TOTAL DEPOSIT

10,000.00

Acct #301753, Credit, 11/20/2023, \$10,000.00

CITY of KRESS  
FIRE DEPARTMENT  
BOX 238  
KRESS, TX 79052-0238

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-1817113

2442

DATE 10/24/2023

PAY TO THE ORDER OF Cody Coleman

One Hundred and 00/100

100.00

DOLLARS

Cody Coleman

MEMO Football 10.23

1002442# 111301614

Acct #301753, Check #2442, 11/2/2023, \$100.00

CITY of KRESS  
FIRE DEPARTMENT  
BOX 238  
KRESS, TX 79052-0238

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-1817113

2451

DATE 11/17/2023

PAY TO THE ORDER OF Dustin Cook

Fifty and 00/100

50.00

DOLLARS

Dustin Cook

MEMO 10.20.23

1002451# 111301614

Acct #301753, Check #2451, 11/29/2023, \$50.00

CITY of KRESS  
FIRE DEPARTMENT  
BOX 238  
KRESS, TX 79052-0238

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-1817113

2452

DATE 11/17/2023

PAY TO THE ORDER OF Amber Stevens

Fifty and 00/100

50.00

DOLLARS

Amber Stevens

MEMO 10.8.23

1002452# 111301614

Acct #301753, Check #2452, 11/24/2023, \$50.00

CITY of KRESS  
FIRE DEPARTMENT  
BOX 238  
KRESS, TX 79052-0238

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-1817113

2453

DATE 11/17/2023

PAY TO THE ORDER OF Tim Davidson

Fifty and 00/100

50.00

DOLLARS

Tim Davidson

MEMO 10.6.23

1002453# 111301614

Acct #301753, Check #2453, 11/22/2023, \$50.00

CITY of KRESS  
FIRE DEPARTMENT  
BOX 238  
KRESS, TX 79052-0238

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-1817113

2454

DATE 11/17/2023

PAY TO THE ORDER OF Louis Cantrill

Two Hundred and 00/100

200.00

DOLLARS

Louis Cantrill

MEMO 10.5, 12, 20, 11.2

1002454# 111301614

Acct #301753, Check #2454, 11/22/2023, \$200.00

CITY of KRESS  
FIRE DEPARTMENT  
BOX 238  
KRESS, TX 79052-0238

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-1817113

2456

DATE 11/17/2023

PAY TO THE ORDER OF William Bradton

One Hundred Fifty and 00/100

150.00

DOLLARS

William Bradton

MEMO 10.5, 12, 11.2

1002456# 111301614

Acct #301753, Check #2456, 11/22/2023, \$150.00