



**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

* * HOLD STATEMENT * *

INTEREST RECEIVED TO DATE		CUSTOMER NUMBER	
INTEREST TO DATE	FROM DATE	TO DATE	
	10/31	11/28/2025	
SSN		PAGE	1

***** WAIVE CHECKING		*****#	PREVIOUS BALANCE	14,549.52
Date	Debits / Credits	Description		
11/04	64.93	LOWE'S #270	AMARILLO TX	POS DEBIT
11/05	674.00	5IVE UTILITY TRAILERS AMARI	AMARILLO TX	POS DEBIT
11/07	500.00	DEPOSIT		
11/07	500.00	DEPOSIT		
11/07	800.00	DEPOSIT		
11/07	5.40	DOLLAR-GENERAL #7642	FLOYDADA TX	POS DEBIT
11/07	31.59	EBAY O*05-13806-52601	SAN JOSE CA	POS DEBIT
11/07	74.71	EBAY O*20-13785-23130	SAN JOSE CA	POS DEBIT
11/10	16.44	TRACTOR SUPPLY #1132	PLAINVIEW TX	POS DEBIT
11/10	41.12	Harbor Freight Tools USA	Plainview TX	POS DEBIT
11/13	500.00	DEPOSIT		
11/20	18.37	THE HOME DEPOT #0505	LUBBOCK TX	POS DEBIT
11/20	32.01	EBAY O*23-13842-91936	SAN JOSE CA	POS DEBIT
11/20	32.01	EBAY O*18-13849-87640	SAN JOSE CA	POS DEBIT
11/20	32.01	EBAY O*24-13856-24574	SAN JOSE CA	POS DEBIT
11/21	32.01	EBAY O*01-13875-59336	SAN JOSE CA	POS DEBIT
11/26	300.00	DEPOSIT		
11/26	51.51	EBAY O*04-13895-37332	SAN JOSE CA	POS DEBIT

NUMBERED CHECKS

#	Date.....	Amount	#	Date.....	Amount	#	Date.....	Amount
2513	11/06	125.00	2514	11/06	125.00	2515	11/03	70.57
2516	11/04	1,832.22						

DAILY BALANCE INFORMATION

Date.....	Balance	Date.....	Balance	Date.....	Balance
11/03	14,478.95	11/04	12,581.80	11/05	11,907.80
11/06	11,657.80	11/07	13,346.10	11/10	13,288.54
11/13	13,788.54	11/20	13,674.14	11/21	13,642.13
11/26	13,890.62	11/28	13,890.62		

CHECKING 14,549.52 17 3,258.90 5 2,600.00 13,890.62 9

HOW TO RECONCILE YOUR CHECKING ACCOUNT

OUTSTANDING

**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.

Account

Name

Statement Date

11/28/25

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11/07/25 - \$500.00

A photograph of a Kress National Bank checking deposit slip. The slip is dated 11/6/25 and shows a deposit of \$800.00. The check number 123456789 is handwritten across the bottom. The total deposit amount of \$800.00 is written in the bottom right corner. The Kress National Bank logo is in the top left corner.

11/07/25 - \$800.00

A photograph of a Kress National Bank deposit slip. The slip is dated 11/26/85 and shows a deposit of \$3000.00. The handwritten signature 'Kress 4 fine' is written across the top of the slip. A black stamp of a hand holding a pencil is at the bottom. The total deposit amount of \$3000.00 is written in large numbers at the bottom right.

11/26/25 - \$300.00

CITY OF KRESS PRESERVE KRESS BOX 228 KRESS, TX 76052-0228		KRESS NATIONAL BANK KRESS, TEXAS 85-181/113	2514
		DATE	10/27/2025
PAY TO THE CITY OF Emergency Solutions		\$	125.00
One-Hundred Twenty-Five and 00/100		DOLLARS	
Emergency Solutions PO Box 1238 Whitehouse TX 75791-1238		KRESS FIRE DEPARTMENT <i>John S. Sneed</i> <i>Mark S. Sneed</i> <i>John S. Sneed</i>	
MEMO			
Bill#	#002514# 41113016144		

11/06/25 - \$125.00 - #2514

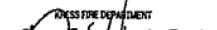
CITY OF KRESS FIRE DEPARTMENT BOX 239 KRESS, TX 79522-0239		KRESS NATIONAL BANK KRESS, TEXAS 86-180715	2516
PAY TO THE ORDER OF: Roberta Trader Rapier		DATE: 8/7/2025	
		\$ 1,032.22	
One Thousand Eight Hundred Thirty-Two and 22/100		DOLLARS	
Roberta Trader Rapier PO Box 239 Kress TX 79522		 KRESS FIRE DEPARTMENT APPROVED BY: [Signature]	
MEMO: hazmat		#002516# 41113016142 [Redacted]	

11/04/25 - \$1,832.22 - #2516

11/07/25 - \$500.00

11/13/25 - \$500.00

11/06/25 - \$125.00 - #2513

CITY OF KRESS FIRE DEPARTMENT BOX 224 KRESS, TX 76052-0224	KRESS NATIONAL BANK KRESS, TEXAS BB-161/113	2515
		DATE <u>10/5/2005</u>
PAY TO THE ORDER OF <u>Kress Fuel</u>		
		\$ <u>70.57</u>
Severity and \$77.00 <u>-----</u> DOLLARS		
Kress Fuel PO Box 1194 Kress TX 76052		
MEMO fuel		
KRESS FIRE DEPARTMENT  APPROVED BY  APPROVED BY 		
FD02515M 4111301614C 		

11/03/25 - \$70.57 - #2515