



# 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

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

\* \* HOLD STATEMENT \* \*

\*\*\*\*\* 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	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
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## 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**

**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

Page

KRESS FIRE DEPARTMENT

11/28/25

3

CHECKING DEPOSIT

DEPOSITED WITH

KRESS NATIONAL BANK  
Post Office Box 660  
Kress, Texas 79052

11/5 25

500.00

5000

5800000000

TOTAL DEPOSIT

11/07/25 - \$500.00

CHECKING DEPOSIT

DEPOSITED WITH

KRESS NATIONAL BANK  
Post Office Box 660  
Kress, Texas 79052

11/5 25

500.00

5000

5800000000

TOTAL DEPOSIT

11/07/25 - \$500.00

CHECKING DEPOSIT

DEPOSITED WITH

KRESS NATIONAL BANK  
Post Office Box 660  
Kress, Texas 79052

11/5 25

800.00

8000

5800000000

TOTAL DEPOSIT

11/07/25 - \$800.00

ACCOUNT DEPOSIT

DATE 11/13/25

KRESS NATIONAL BANK  
Post Office Box 660  
Kress, Texas 79052

11/13/25

500.00

5000

5800000000

TOTAL DEPOSIT

11/13/25 - \$500.00

CHECKING DEPOSIT

DEPOSITED WITH

KRESS NATIONAL BANK  
Post Office Box 660  
Kress, Texas 79052

11/16 25

300.00

3000

5800000000

TOTAL DEPOSIT

11/26/25 - \$300.00

CITY OF KRESS  
FIRE DEPARTMENT  
PO Box 1238  
Kress, TX 79052-0238

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

2513

DATE 10/30/2025

PAY TO THE ORDER OF Emergency Solutions

One Hundred Twenty-Five and 00/100

Emergency Solutions  
PO Box 1238  
Whitehouse TX 75791-1238

MEMO November

#002513# #111301614#

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

CITY OF KRESS  
FIRE DEPARTMENT  
PO Box 1238  
Kress, TX 79052-0238

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

2514

DATE 10/30/2025

PAY TO THE ORDER OF Emergency Solutions

One Hundred Twenty-Five and 00/100

Emergency Solutions  
PO Box 1238  
Whitehouse TX 75791-1238

MEMO billing

#002514# #111301614#

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

CITY OF KRESS  
FIRE DEPARTMENT  
PO Box 1238  
Kress, TX 79052-0238

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

2515

DATE 10/30/2025

PAY TO THE ORDER OF Kress Fuel

Seventy and 07/100

Kress Fuel  
PO Box 1194  
Kress TX 79052

MEMO fuel

#002515# #111301614#

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

CITY OF KRESS  
FIRE DEPARTMENT  
PO Box 1238  
Kress, TX 79052-0238

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

2516

DATE 11/04/25

PAY TO THE ORDER OF Robert's Tractor Repair

One Thousand Eight Hundred Thirty-Two and 00/100

Robert's Tractor Repair  
PO Box 293  
Kress TX 79052

MEMO

#002516# #111301614#

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