

## STATEMENT OF ACCOUNT

Direct Inquiries To:

KRESS NATIONAL BANK
PO BOX 660, KRESS, TX 79052
806-684-2231

## MEMBER FDIC.

CITY OF KRESS WW & SS FUNDS BOX 236 KRESS

TX 79052-0000

included i bio									
INTER	EST RECEIVED TO DATE	CUSTOMER NUMBER							
INTER	EST TO DATE	FROM DATE TO DATE							
		09/30	10/30	72020					
SSN			PAGE						

	Please examine your st	atement	at once and report any disc	сгерапсу м	rithin ten days.	:Seé levels	e side for impo	ortant inform	ation,	
	- WAIVE CHEC		*****#		PRE'	VIOUS	BALANC	Ε	25,380.	75
	bits / Credit		Descript	tion	ŧ					
10/05			POSIT							
10/05	3,291.7									
10/05			IITED SYSTE42			ACH61			ACH DEPO	
10/09			IITED SYSTE42	45 AC	H	ACH61	.850	Ī	ACH DEPO	SIT
10/14	2,105.1	4 DE	POSIT_							
-10/15	<del>-1,017.</del> 3	1- DE	POSIT						<del></del>	~~ <del></del>
10/15	1,268.3									
10/15	2,132.0									
	1,000.00		IASE CREDIT CI	RD		EPAY			ACH DEBI	$\mathbf{T}$
16-20	138.11		IGBK/				54/NSF/	1015		
10/28	1,433.0	O UN	IITED SYSTE42	45 AC	H	ACH63	3129	Ī	ACH DEPO	SIT
10/30	.8	8 IV	ITEREST							
	ž÷									
	D CHECKS									
	eAmount		# Date			#			.Amount	
113608 10/			.13609 10/06		40.30		.0 10/1		136.22	
113611 10/			.13612 10/02		728.66		.3 10/0		40.00	
113614 10/	02 27.5	5 1	.13615 10/13		150.00		.6 10/0		750.00	
113617 10/			.13619*10/05		344.39		20 10/1		163.74	
113621 10/			13622 10/05		231.40		3 10/0		500.00	
113624 10/			13625 10/05		88.50	11362	6 10/0	2	702.68	
113627 10/	05 101.3	6 1	13628 10/07		183.14	11362	9 10/0	5	441.03	
113630 10/			13631 10/01		155.23	11363	32 10/0	1	478.63	
113633 10/	01 1,184.7	0 1	13634 10/01	,	617:54	11363	35 10/0	8	434.75	
113636 10/	08 859.6	8 1	13637 10/08		334.40	11363	88 10/1	5	269.52	
113639 10/	15 859.6		13640 10/15		434.75	11364	2*10/2	2	334.40	
113643 10/	22 859.6	9 1	13644 10/22		434.75	11364	5 10/3	0	334.40	
113646 10/	30 859.6	9 1	13647 10/30		434.75	11364	8 10/3	0	712.50	
113649 10/	30 1,526.0	0								
DAILY BA	LANCE INFORMA	TION								
Date			Date	Balan	ce	Dat	e	Bal	Lance	
10/01	21,869.22		10/02 2	20,13	7.64	10/	05	21,	750.31	
1/~γ6	21,640.39		10/07 2	21,45	7.25	10/	'08	19,	299.02	
ACCOUNT	PREVIOUS BÂLÂNCE		TOTAL DEBITS	TO	DTAL CREDITS	Š.	FEE		G BALANCE	ENCL
- ACCOUNT	I VEALOGS BYTHICE	NUM	AMOUNT	NUM	AMOUN	17	FCE	CLUSIN	O DÁTANCE	ENCL
		l								I



# STATEMENT OF ACCOUNT

Direct Inquiries To: KRESS NATIONAL BANK PO BOX 660, KRESS, TX 79052 806-684-2231

### MEMBER FDIC

CITY OF KRESS WW & SS FUNDS BOX 236 KRESS

TX 79052-0000

INTEREST RECEIVED TO DATE	CUSTOMER NUMBER								
	2								
INTEREST TO DATE	FROM DATE TO DATE								
	09/30 10/30/2020								
SSN	PAGE Z								

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

DAILY BALANCE INFORMATION

Date	Balance	Date	Balance	Date	Balance
10/09	19,424.62	10/13	19,138.40	10/14	21,243.54
10/15	23,933.47	10/16	22,933.47	10/20	22,795.36
10/22	21,166.52	10/28	22,599.52	10/30	18,733.06

\_\_INTEREST\_EARNED \$.88

DAYS\_IN\_PERIOD 30

ANNUAL PERCENTAGE YIELD EARNED .05%

$\bigcirc$		<del> </del>	TOTAL DEDITO	·				
ACCOUNT	PREVIOUS BÂLÂNCE	TOTAL DEBITS  NUM AMOUNT		NUM AMOUNT		FEE	CLÓSING BĂLÁNĆĒ	ENCL
'HECKING	25,380.75	42	19,765.29	10	13,117.60		18,733.06	46

#### HOW TO RECONCILE YOUR CHECKING ACCOUNT

CHECKS	OUTSTA	NDING		-	D TO	YOUR	CHECKBOOK		
мима(	ER	AMOUNT	<del></del>	PR ST	ATEMENT	ADVAI ON	ANY OVERDRAFT ADVANCES ON THIS NOT ALREADY LYOUR CHECKBOOK.		
		-		LC CF ST	IAN CHA IARGES IATEMENT	RGES, APPEARI FROM	AN PAYMENTS, OR SERVICE ING ON THE YOUR MOST (BALANCE.		
	_		<del> </del>	_	RANGE T		ODED CHECKS		
				-	MPARE TH		ECKS AGAINST		
				ВА		ANY	JR CHECKBOOK CHECKS NOT D BY YOU,		
				CU AN	RRENT C	HECKBO D BE	ANCE IS YOUR OOK BALANCE RECORDED IN		
				LIS NU CH BU	T ALL OU' MBER ANI ECKS WHI	TSTANDI D AMOUI CH YOU	IDED AT LEFT NG CHECKS BY NT. THESE ARE HAVE WRITTEN DED WITH THIS		
, mark ,		The second of th		8 CO	MPLETE TI	HE FORM			
							STATEMENT BALANCE		
							ADD ANY DEPOSITS MADE AFTER THE STATEMENT DATE		
TOTAL CHE	NO						TOTAL OF ABOVE		
YOUR C		es not agree ok balance, and subtra	LOOK				LESS CHECKS OUTSTANDING		
		CHECKBOOK	C11014				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:**

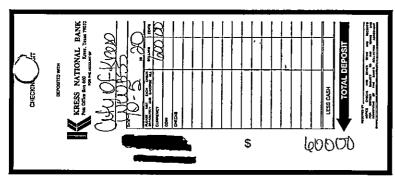
Send your inquiry in writing on a separate sheet so that the creditor receives it within 60 days after the bill was mailed to you. Your written inquiry must include:

- (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.

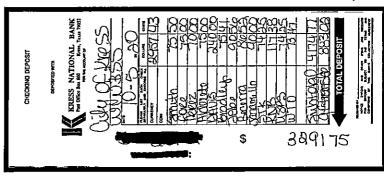
If you have authorized your creditor to automatically pay your bill from your checking or savings accounts, you can stop or reverse payment on any amount you think is wrong by mailing your notices so that the creditor receives it within 16 days after the bill was sent to

You 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.

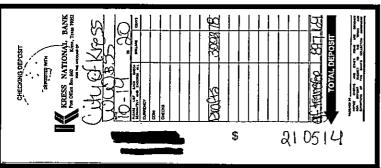
This is a summary of your rights; a full statement of your rights and the creditor's responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.



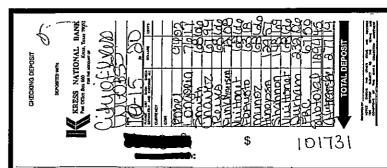
Acct # Credit, 10/5/2020, \$600.00



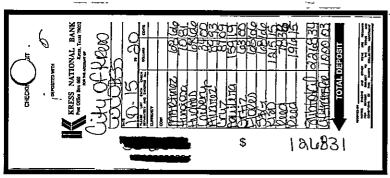
Acct #888866, Credit, 10/5/2020, \$3,291.75



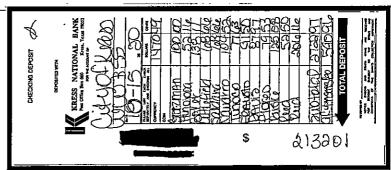
Acct ###### Credit, 10/14/2020, \$2,105.14



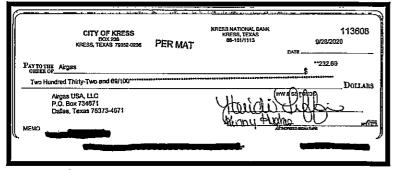
Acct # Credit, 10/15/2020, \$1,017.31



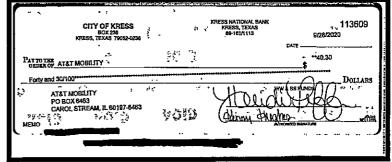
Acct ######, Credit, 10/15/2020, \$1,268.31



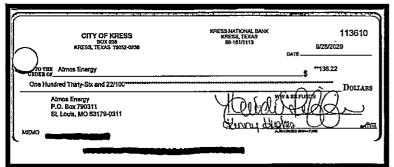
Acct #2000, Credit, 10/15/2020, \$2,132.01



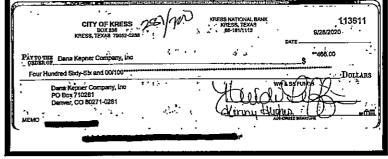
Acct # Check #113608, 10/2/2020, \$232.69



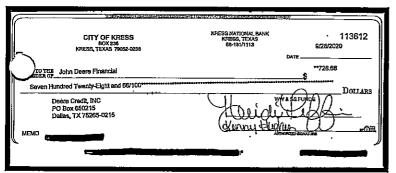
Acct ######, Check #113609, 10/6/2020, \$40.30



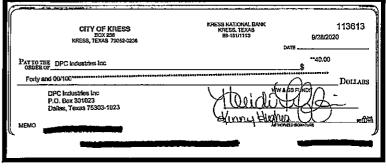
Acct #250000, Check #113610, 10/13/2020, \$136.22



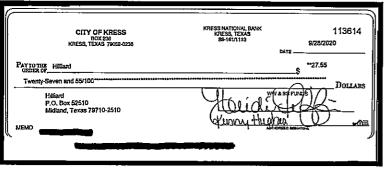
Acct #######, Check #113611, 10/5/2020, \$466.00



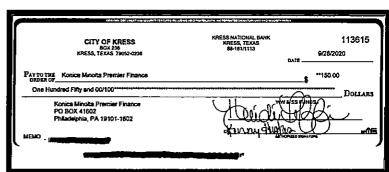
Acct ########Check #113612, 10/2/2020, \$728.66



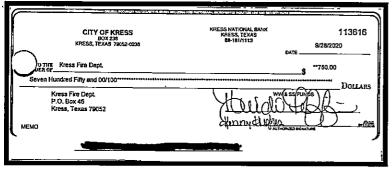
Acct #400000, Check #113613, 10/2/2020, \$40.00



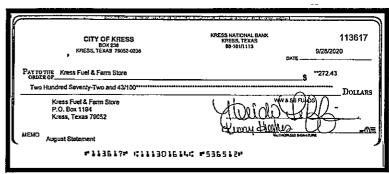
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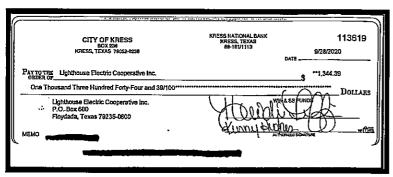
Acct #\$ Check #113615, 10/13/2020, \$150.00



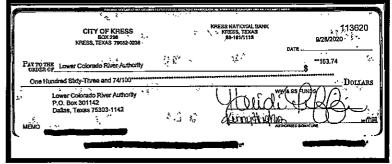
Acct #000000 Check #113616, 10/5/2020, \$750.00



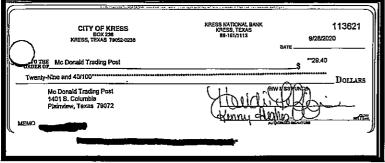
Acct #536512, Check #113617, 10/1/2020, \$272.43



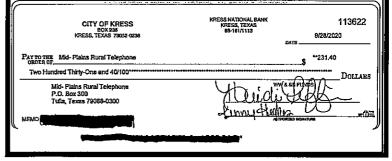
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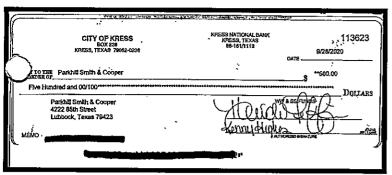
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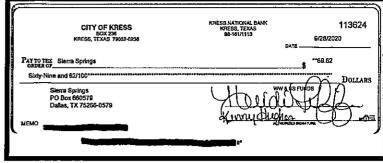
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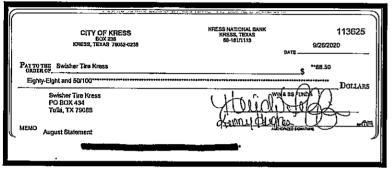
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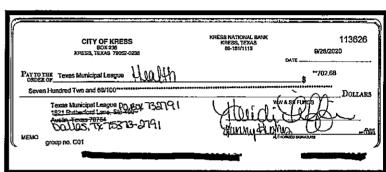
Acct #44 Check #113623, 10/8/2020, \$500.00



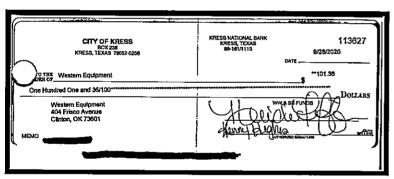
Acct ### Check #113624, 10/6/2020, \$69.62



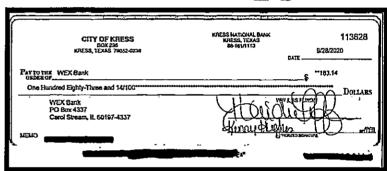
Acct #55555 Check #113625, 10/5/2020, \$88.50



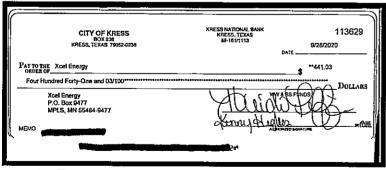
Acct #888889 Check #113626, 10/2/2020, \$702.68



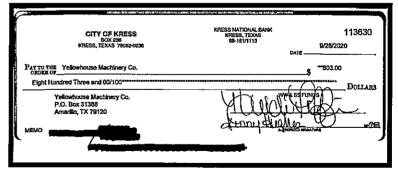
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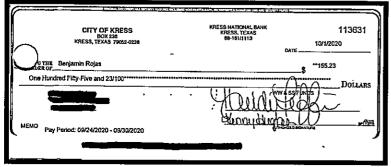
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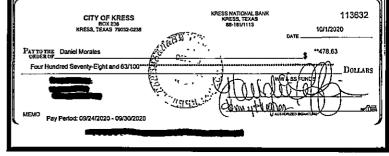
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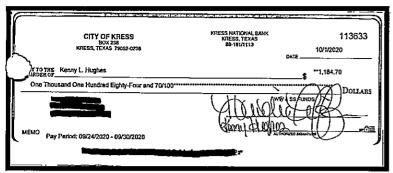
Acct #######, Check #113630, 10/1/2020, \$803.00



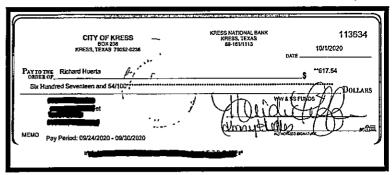
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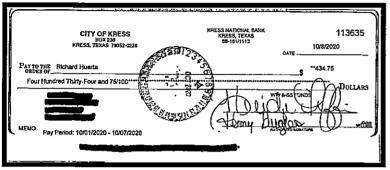
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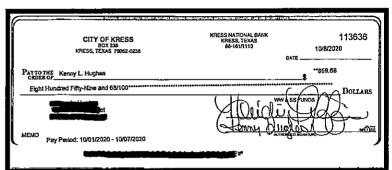
Acct #4 Check #113633, 10/1/2020, \$1,184.70



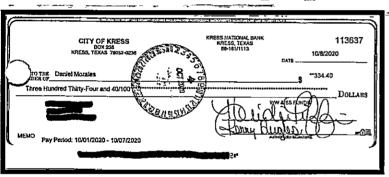
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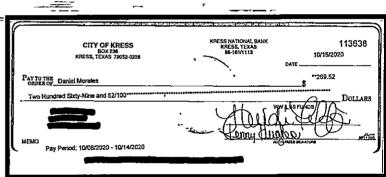
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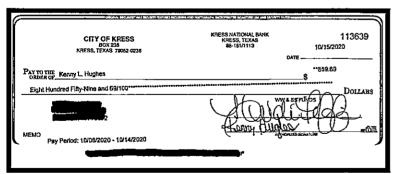
Acct ######, Check #113636, 10/8/2020, \$859.68



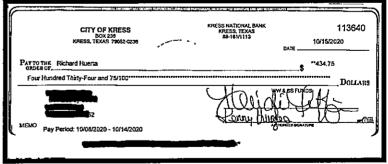
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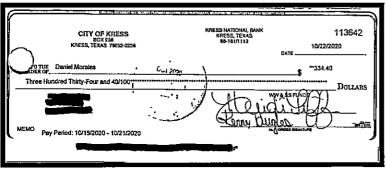
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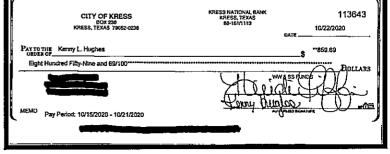
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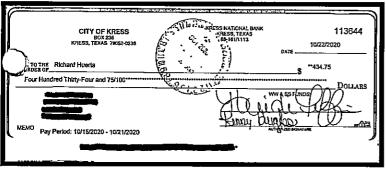
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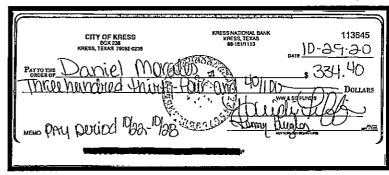
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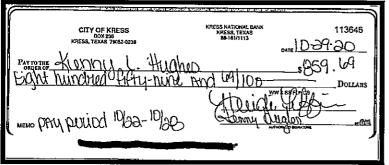
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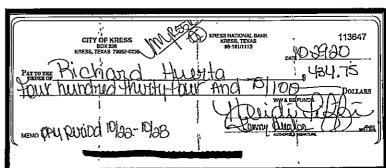
Acct #444. Check #113644, 10/22/2020, \$434.75



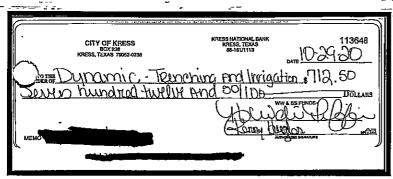
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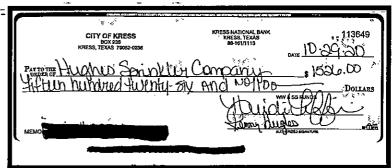
Acct ###### Check #113646, 10/30/2020, \$859.69



Acct # Check #113647, 10/30/2020, \$434.75



Acct # Check #113648, 10/30/2020, \$712.50



Acct #200000; Check #113649, 10/30/2020, \$1,526.00