



**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
GENERAL FUND
BOX 236
KRESS TX 79052-0236

* * HOLD STATEMENT * *

MEMBER FDIC

INTEREST RECEIVED TO DATE	CUSTOMER NUMBER		
INTEREST TO DATE	FROM DATE	TO DATE	
	09/30	10/29/2021	
SSN		PAGE	1

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

***** NOW - WAIVE CHECKING *****# PREVIOUS BALANCE 112,892.90

Date	Debits / Credits	Description		
10/04	305.14	DEPOSIT		
10/04	305.96	DEPOSIT		
10/08	1,327.13	CPA STATE FISCAL	INV-PAYMTS	ACH DEPOSIT
10/15	965.00	DEPOSIT		
10/22	289.99	DEPOSIT		
10/22	293.41	DEPOSIT		
10/22	298.77	DEPOSIT		
10/22	308.03	DEPOSIT		
10/22	336.39	DEPOSIT		
10/22	347.02	DEPOSIT		
10/22	934.69	DEPOSIT		
10/29	1.50	Gov-Pay	ACHTRANS	ACH DEBIT
10/29	2,874.11	TML Multistate	ACHTRANS	ACH DEBIT
10/29	4.53	INTEREST		

NUMBERED CHECKS

#	Date.....	Amount	#	Date.....	Amount	#	Date.....	Amount
14822	10/13	60.00	14833*	10/01	533.28	14834	10/01	258.58
14835	10/27	46.18	14836	10/12	537.24	14837	10/25	70.04
14838	10/18	703.15	14839	10/22	597.96	14841*	10/28	76.27
14843*	10/28	5.00	14844	10/28	5.00	14845	10/27	5.00
14847*	10/28	6.00	14860*	10/29	379.60			

UNNUMBERED CHECKS

Date.....	Amount	Date.....	Amount	Date.....	Amount
10/18	210.16				

DAILY BALANCE INFORMATION

Date.....	Balance	Date.....	Balance	Date.....	Balance
10/01	112,101.04	10/04	112,712.14	10/08	114,039.27
10/12	113,502.03	10/13	113,442.03	10/15	114,407.03
10/18	113,493.72	10/22	115,704.06	10/25	115,634.02
10/27	115,582.84	10/28	115,490.57	10/29	112,239.89

ACCOUNT	PREVIOUS BALANCE	TOTAL DEBITS		TOTAL CREDITS		FEE	CLOSING BALANCE	ENCL
		NUM	AMOUNT	NUM	AMOUNT			



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MEMBER FDIC

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	09/30	10/29/2021
SSN		PAGE 2

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INTEREST EARNED	\$4.53
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	112,892.90	17	6,369.07	12	5,716.06		112,239.89	25

HOW TO RECONCILE YOUR CHECKING ACCOUNT

CHECKS OUTSTANDING

	NUMBER	AMOUNT	
		-	
TOTAL CHECKS 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

**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

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 444 Irvine, Texas 76032 Post Office #204		City of <u>Irvine</u> <u>Exhibit</u> Date <u>10-4-81</u>	
AMOUNT	DATE	DEPOSIT	CHECK
30596	10-4-81	30596	
LESS CASH			
TOTAL DEPOSIT		TOTAL DEPOSIT	

[illegible][illegible]

DEPOSITED WITH		KRESS' NATIONAL BANK	
CHECK NO. 5187		Post Office Box 448 Kress, Texas 79033	
DATE		10-30-21	
TO THE ORDER OF		City of Kress	
AMOUNT		293.41	
CASH		293.41	
TOTAL		293.41	
LESS CASH			
TOTAL DEPOSIT		293.41	

[illegible][illegible][illegible][illegible]

CHECKING DEPOSIT		DEPOSITED WITH	
KRESS NATIONAL BANK First Office Box 644 Kress, Texas 79652 (For use of account of)		DATE <u>10-21-21</u> BY <u>John</u>	
CHECK NO. <u>10-21-21</u> AMOUNT OF CHECK <u>934.69</u>		CHECK NO. <u>10-21-21</u> AMOUNT OF CHECK <u>934.69</u>	
CURRENCY <u>US DOLLARS</u>		CURRENCY <u>US DOLLARS</u>	
COIN <u>0.00</u>		COIN <u>0.00</u>	
CHECKS <u>0.00</u>		CHECKS <u>0.00</u>	
TOTAL <u>934.69</u>		TOTAL <u>934.69</u>	
LESS CASH <u>0.00</u>		LESS CASH <u>0.00</u>	
TOTAL DEPOSIT <u>934.69</u>		TOTAL DEPOSIT <u>934.69</u>	

Acct # [REDACTED] Credit, 10/22/2021, \$934.69

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/1113

14822

DATE 9/15/2021

PAY TO THE ORDER OF Animal Clinic of Plainview

Sixty and 00/100 ***** \$ **60.00

Sixty and 00/100 ***** DOLLARS

Animal Clinic of Plainview
201 N. I-27
Plainview, Texas 79072

MEMO [REDACTED]

AUTHORIZED SIGNATURE [Signature]

Acct # [REDACTED], Check #14822, 10/13/2021, \$60.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/1113

14833

DATE 9/30/2021

PAY TO THE ORDER OF Heidi Tiffin

Five Hundred Thirty-Three and 28/100 ***** \$ **533.28

Five Hundred Thirty-Three and 28/100 ***** DOLLARS

MEMO [REDACTED]

Pay Period: 09/23/2021 - 09/29/2021

AUTHORIZED SIGNATURE [Signature]

Acct # [REDACTED], Check #14833, 10/1/2021, \$533.28

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/1113

14834

DATE 10/1/2021

PAY TO THE ORDER OF Heidi Tiffin

Two Hundred Fifty-Eight and 58/100 ***** \$ **258.58

Two Hundred Fifty-Eight and 58/100 ***** DOLLARS

MEMO [REDACTED]

Pay Period: 09/01/2021 - 09/30/2021

AUTHORIZED SIGNATURE [Signature]

Acct # [REDACTED], Check #14834, 10/1/2021, \$258.58

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/1113

14835

DATE 10/1/2021

PAY TO THE ORDER OF Amparo Becerra

Forty-Six and 18/100 ***** \$ **46.18

Forty-Six and 18/100 ***** DOLLARS

MEMO [REDACTED]

Pay Period: 09/01/2021 - 09/30/2021

AUTHORIZED SIGNATURE [Signature]

Acct # [REDACTED], Check #14835, 10/27/2021, \$46.18

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/1113

14836

DATE 10/7/2021

PAY TO THE ORDER OF Heidi Tiffin

Five Hundred Thirty-Seven and 24/100 ***** \$ **537.24

Five Hundred Thirty-Seven and 24/100 ***** DOLLARS

MEMO [REDACTED]

Pay Period: 09/30/2021 - 10/06/2021

AUTHORIZED SIGNATURE [Signature]

Acct # [REDACTED], Check #14836, 10/12/2021, \$537.24

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/1113

14837

DATE 10/15/2021

PAY TO THE ORDER OF Jeff's

Seventy and 04/100 ***** \$ **70.04

Seventy and 04/100 ***** DOLLARS

MEMO mason luncheon

AUTHORIZED SIGNATURE [Signature]

Acct # [REDACTED], Check #14837, 10/25/2021, \$70.04

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/1113

14838

DATE 10/14/2021

PAY TO THE ORDER OF Heidi Tiffin

Seven Hundred Three and 15/100 ***** \$ **703.15

Seven Hundred Three and 15/100 ***** DOLLARS

MEMO [REDACTED]

Pay Period: 10/07/2021 - 10/13/2021

AUTHORIZED SIGNATURE [Signature]

Acct #536075, Check #14838, 10/18/2021, \$703.15

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/1113

14839

DATE 10/21/2021

PAY TO THE ORDER OF Heidi Tiffin

Five Hundred Ninety-Seven and 98/100 ***** \$ **597.96

Five Hundred Ninety-Seven and 98/100 ***** DOLLARS

MEMO [REDACTED]

Pay Period: 10/14/2021 - 10/20/2021

AUTHORIZED SIGNATURE [Signature]

Acct # [REDACTED], Check #14839, 10/22/2021, \$597.96

014841

10/27/21

Pay to the order of: WAL-MART STORES

SEVENTY-SIX AND 27/100 ***** \$76.27

SEVENTY-SIX AND 27/100 ***** DOLLARS

ABA [REDACTED] Account [REDACTED]

Pre-Authorized Payment

Acct # [REDACTED], Check #14841, 10/28/2021, \$76.27

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/1113

14843

DATE 10/25/2021

PAY TO THE ORDER OF Michelle Wheeler

Five and 00/100 ***** \$ **5.00

Five and 00/100 ***** DOLLARS

Michelle Wheeler

MEMO [REDACTED]

AUTHORIZED SIGNATURE [Signature]

Acct # [REDACTED], Check #14843, 10/28/2021, \$5.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/1113

14844

DATE 10/25/2021

PAY TO THE ORDER OF Dina Trevino

Five and 00/100** \$ 5.00 DOLLARS

Dina Trevino

MEMO 10/25

Heidi Hughes
Kenny Hughes

Acct # [REDACTED] Check #14844, 10/28/2021, \$5.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/1113

14845

DATE 10/25/2021

PAY TO THE ORDER OF Lupe Reyes

Six and 00/100** \$ 5.00 DOLLARS

Lupe Reyes

MEMO 10/25

Heidi Hughes
Kenny Hughes

Acct # [REDACTED] Check #14845, 10/27/2021, \$5.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/1113

14847

DATE 10/25/2021

PAY TO THE ORDER OF Kenneth Hughes

Six and 00/100** \$ 6.00 DOLLARS

Kenny Hughes

MEMO 10/25

Heidi Hughes
Kenny Hughes

Acct # [REDACTED] Check #14847, 10/28/2021, \$6.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/1113

14860

DATE 10/28/2021

PAY TO THE ORDER OF Kress Fuel & Farm Store

Three Hundred Seventy-Nine and 60/100** \$ 379.60 DOLLARS

Kress Fuel & Farm Store
P.O. Box 1194
Kress, Texas 79052

MEMO September Statement

Heidi Hughes
Kenny Hughes

Acct # [REDACTED] Check #14860, 10/29/2021, \$379.60

KRESS NATIONAL BANK

DEPOSIT ACCOUNT WITHDRAWAL

Account Name City of Kress General Fund Date October 18, 2021

Two Hundred Ten Dollars and 15/100 Amount \$ 210.16

October Payment Loan #39945 Prin. \$203.19, Int. \$6.97

OK by phone by Heidi

Account Number [REDACTED] TOTAL 210.16

Acct # [REDACTED] Debit, 10/18/2021, \$210.16