



## STATEMENT OF ACCOUNT

Direct Inquiries To:

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

## **MEMBER FDIC**

CITY OF KRESS GENERAL FUND BOX 236 KRESS

TX 79052-0236

\* \* HOLD STATEMENT \* \*

	EST RECEIVED TQ DATE	CUSTOMER NUMBER							
			<del></del>						
INTEREST TO DATE		FROM DATE TO DATE							
		09/30	10/29	72021					
SSN			PAGE	Τ.					

***** NOW	Please examine your st - WAIVE CHEC	atemen KTN <i>O</i>	t at.once;and report any dis		vithin ten days: ,S PREV				90
	bits / Credit		Descrip		2200	1000	22121111	, , , , , , , , , , , , , , , , , , ,	. 50
10/04			EPOSIT						
10/04	305.9	6 DE	EPOSIT						
10/08			PA STATE FISC	AL		INV-I	PAYMTS	ACH DEPO	SIT'
10/15			EPOSIT						
10/22			EPOSIT						
10/22:			EPOSIT			· - <u>-</u> -			,
10/22			EPOSIT _						
10/22			POSIT-						
1 2			EPOSIT						
10,722			POSIT						
10/22			EPOSIT						ich.
10/29	1.50		ov-Pay		HTRANS	<u> </u>		ACH DEBA	
10/29 2 10/29	2,874.11		L Multistate	AC	HTRANS			ACH DEB	T
10/29	4.5	2 TI/	ITEREST						
MIMBEREI	O CHECKS								
	eAmount		# Date	7.	mount	#	Dato	Amount	
14822 10/3			14833*10/01		533.28		$\frac{52}{34}$ $\frac{10}{0}$		<b>&gt;</b>
14835 10/2			14836 10/12		537.24		$\frac{10}{37}$ $\frac{10}{2}$		
14838 10/3			14839 10/22		597.96		11*10/2		
14843*10/2			14844 10/28		5.00		15 10/2		
14847*10/2			14860*10/29		379.60		10 10/2	0.00	,
UNNUMBERI	ED CHECKS								
Date	eAmount		Date	Aı	mount		Date	Amount	
10/1	18 210.1	ŝ		•					
	LANCE INFORMA	rion	ſ						
Date	Balance		Date	Balan	ce	Dat	e	Balance	
10/01	112,101.04		10/04 1	12,71	2.14	10/	′08	114,039.27	
10/12	113,502.03		10/13 1	13,44	2.03	10/	15	114,407.03	
10/18	113,493.72			15,70		10/	'25	115,634.02	
10/27	115,582.84		10/28 1	15,49	0.57	10/	'29	112,239.89	
.( )									
ACCOUNT	PREVIOUS BÂLÂNCE		TOTAL DEBITS		OTAL CREDITS		FEE	CLÓSING BALANCE	ENCL
· ·		NUM	AMOUNT	NUM	AMOUNT		,	3200110 01 01 010	_,,,



# STATEMENT OF ACCOUNT

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

## MEMBER FDIC

CITY OF KRESS GENERAL FUND BOX 236 KRESS

TX 79052-0236

\* \* HOLD STATEMENT \* \*

INTER	REST RECEIVED TO DATE	CUSTOMER_NUMBER								
	<del>" -</del>									
INTER	EST TO DATE	FROM DATE TO DATE								
		09/30	T0729	37Z0ZT						
SSN			PAGE	2						

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

INTEREST EARNED

\$4.53

DAYS IN PERIOD

29

ANNUAL PERCENTAGE YIELD EARNED

.05%

ACCOUNT	PREVIOUS BÂLÂNCE		TOTAL DEBITS	Ţ	OTAL CREDITS	FEE	CLOSING BALANCE	ĔŇČL
		NUM	AMOUNT	NUM	AMOUNT	FEC	CLOSING BALANCE	ENCL
HECKING	112,892.90	17	6,369.07	12	5,716.06	·	112,239.89	25

#### HOW TO RECONCILE YOUR CHECKING ACCOUNT

· -	HECKS OUTS	TANDING		1 ADD TO YOUR CHECKBOOK
<b>)</b> _	NUMBER	TNUOMA	T	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.
_		<u></u>	_	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
_			<u> </u>	ADD ANY DEPOSITS MADE AFTER THE STATEMENT DATE
	ITAL CHECKS ITSTANDING			TOTAL OF ABOVE
YC	OUR CHECK	DOES NOT AGREE BOOK BALANCE,	LOOK	LESS CHECKS OUTSTANDING
	OR ADDITIO RRORS IN YOU	n and Subtra Jr Checkbook	CTION	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 dovern.

#### 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.

- 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:

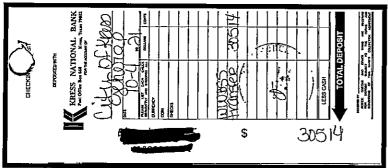
Send your inquiry in writing on a separate sheet so that the creditor receives it within 60 days after the bill was mailed to you. Your written inquiry must include:

- (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.

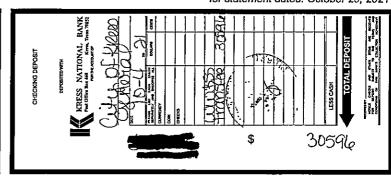
If you have authorized your creditor to automatically pay your bill from your checking or savings accounts, you can stop or reverse payment on any amount you think is wrong by mailing your notices so that the creditor receives it within 16 days after the bill was sent to

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.

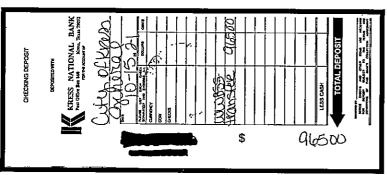
This is a summary of your rights; a full statement of your rights and the creditor's responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.



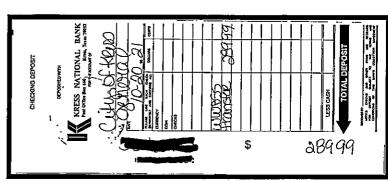
Acct Credit, 10/4/2021, \$305.14



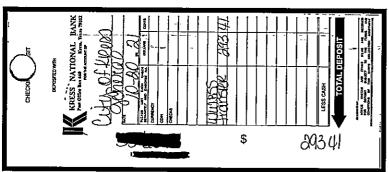
Acct ###### Credit, 10/4/2021, \$305.96



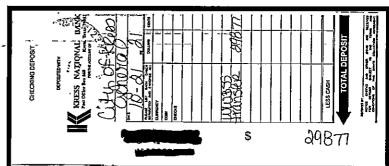
Acct ## Credit, 10/15/2021, \$965.00



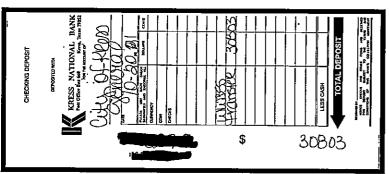
Acct #500055 Credit, 10/22/2021, \$289.99



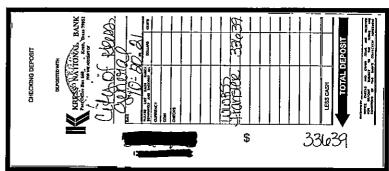
Acct # \$60000, Credit, 10/22/2021, \$293.41



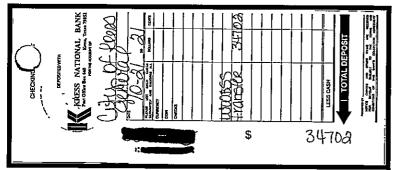
Acct # Credit, 10/22/2021, \$298.77



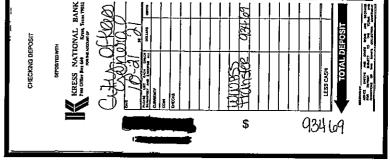
Acct # Credit, 10/22/2021, \$308.03



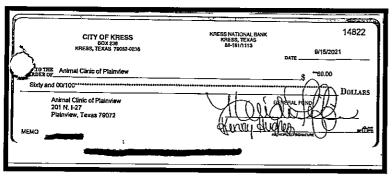
Acct #20000, Credit, 10/22/2021, \$336.39



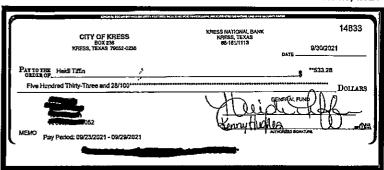
Acct : Credit, 10/22/2021, \$347.02



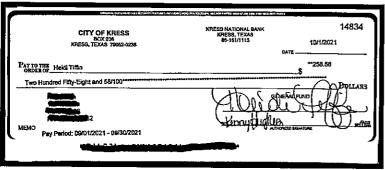
Acct # Credit, 10/22/2021, \$934.69



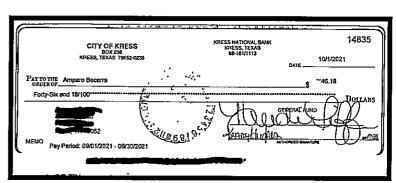
Acct #000000, Check #14822, 10/13/2021, \$60.00



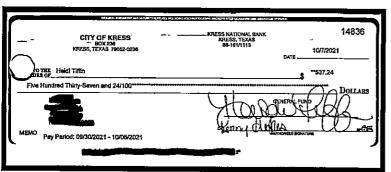
Acct #800000 Check #14833, 10/1/2021, \$533.28



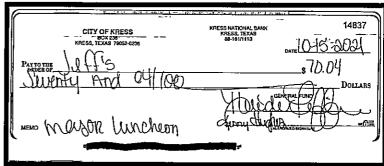
Acct #500000 Check #14834, 10/1/2021, \$258.58



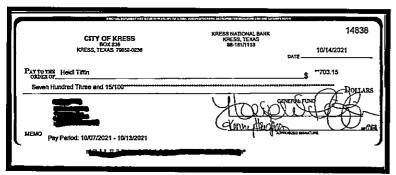
Acct #800005, Check #14835, 10/27/2021, \$46.18



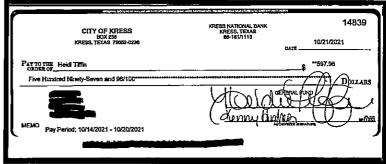
Acct #\$ Check #14836, 10/12/2021, \$537.24



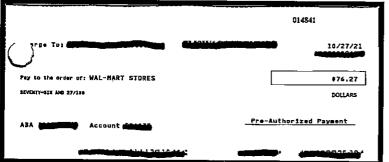
Acct ###### Check #14837, 10/25/2021, \$70.04



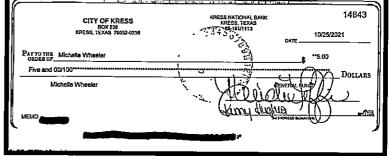
Acct #536075, Check #14838, 10/18/2021, \$703.15



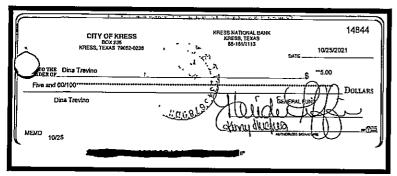
Acct #865555 Check #14839, 10/22/2021, \$597.96



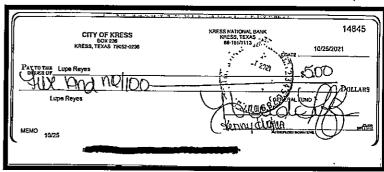
Acct ##600000; Check #14841, 10/28/2021, \$76.27



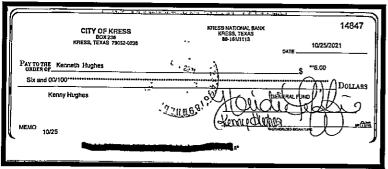
Acct #86666 Check #14843, 10/28/2021, \$5.00



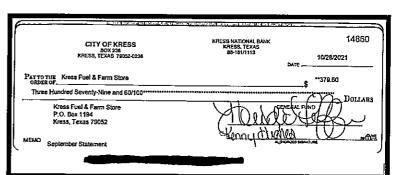
Acct ###### Check #14844, 10/28/2021, \$5.00



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



Acct #14847, 10/28/2021, \$6.00



Acct : Check #14860, 10/29/2021, \$379.60

KRESS NATIONAL BANK		DEPOSIT ACCOUNT WITH	HDRAWAL		·.
Account Name	City of Kre	ss Ceneral Fund	Date	_October 18,	2021
$\sim$	Two Hundred	Ten Dollars and 15/100	Amount	\$ 210.16	
( )	October Pay	ment Loan #39945 Prin. \$203.	19, Int. \$6.9	7	
	OK by phone	by Heidi			
-					
		Account Number		TOTAL	
	*	-	\$	2 .	1016
					•
i					

Acct # Debit, 10/18/2021, \$210.16