



**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
WW & SS FUNDS
BOX 236
KRESS TX 79052-0000

MEMBER FDIC

INTEREST RECEIVED TO DATE	CUSTOMER NUMBER		
	[REDACTED]		
INTEREST TO DATE	FROM DATE	TO DATE	
	08/31	09/30/2020	
SSN		PAGE	2

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
09/01	17,447.43	09/02	17,238.02	09/03	15,959.19
09/04	15,227.83	09/10	14,283.68	09/14	16,265.70
09/15	21,188.53	09/16	21,180.86	09/17	18,552.02
09/21	26,100.44	09/23	25,665.69	09/24	24,496.31
09/25	25,590.11	09/28	25,379.95	09/30	25,380.75

INTEREST EARNED \$.80
DAYS IN PERIOD 30
ANNUAL PERCENTAGE YIELD EARNED .05%

ACCOUNT	PREVIOUS BALANCE	TOTAL DEBITS		TOTAL CREDITS		FEE	CLOSING BALANCE	ENCL
		NUM	AMOUNT	NUM	AMOUNT			
CHECKING	20,715.90	32	13,804.62	15	18,469.47		25,380.75	42

HOW TO RECONCILE YOUR CHECKING ACCOUNT

CHECKS OUTSTANDING

NUMBER	AMOUNT
TOTAL CHECKS OUTSTANDING	

- 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

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.

DATE	DESCRIPTION	AMOUNT	CHECK NO.
09-03	City of Kress	550.00	
09-03	Transfer	100.00	
09-03	Transfer	200.00	
TOTAL DEPOSIT			
LESS CASH			
TOTAL DEPOSIT			850.00

Acct # [REDACTED], Credit, 9/3/2020, \$850.00

DATE	DESCRIPTION	AMOUNT	CHECK NO.
09-14	City of Kress	2841.71	
TOTAL DEPOSIT			
LESS CASH			
TOTAL DEPOSIT			2841.71

Acct # [REDACTED], Credit, 9/14/2020, \$2,841.71

DATE	DESCRIPTION	AMOUNT	CHECK NO.
09-15	City of Kress	866.95	
TOTAL DEPOSIT			
LESS CASH			
TOTAL DEPOSIT			866.95

Acct # [REDACTED], Credit, 9/15/2020, \$866.95

DATE	DESCRIPTION	AMOUNT	CHECK NO.
09-15	City of Kress	926.96	
TOTAL DEPOSIT			
LESS CASH			
TOTAL DEPOSIT			926.96

Acct # [REDACTED], Credit, 9/15/2020, \$926.96

DATE	DESCRIPTION	AMOUNT	CHECK NO.
09-15	City of Kress	936.86	
TOTAL DEPOSIT			
LESS CASH			
TOTAL DEPOSIT			936.86

Acct # [REDACTED], Credit, 9/15/2020, \$936.86

DATE	DESCRIPTION	AMOUNT	CHECK NO.
09-15	City of Kress	2192.06	
TOTAL DEPOSIT			
LESS CASH			
TOTAL DEPOSIT			2192.06

Acct # [REDACTED], Credit, 9/15/2020, \$2,192.06

DATE	DESCRIPTION	AMOUNT	CHECK NO.
09-21	City of Kress	446.39	
TOTAL DEPOSIT			
LESS CASH			
TOTAL DEPOSIT			446.39

Acct # [REDACTED], Credit, 9/21/2020, \$446.39

DATE	DESCRIPTION	AMOUNT	CHECK NO.
09-21	City of Kress	1247.37	
TOTAL DEPOSIT			
LESS CASH			
TOTAL DEPOSIT			1247.37

Acct # [REDACTED], Credit, 9/21/2020, \$1,247.37

DATE	DESCRIPTION	AMOUNT	CHECK NO.
09-21	City of Kress	1405.19	
TOTAL DEPOSIT			
LESS CASH			
TOTAL DEPOSIT			1405.19

Acct # [REDACTED], Credit, 9/21/2020, \$1,405.19

DATE	DESCRIPTION	AMOUNT	CHECK NO.
09-21	City of Kress	1421.06	
TOTAL DEPOSIT			
LESS CASH			
TOTAL DEPOSIT			1421.06

Acct # [REDACTED], Credit, 9/21/2020, \$1,421.06

CITY OF KRESS BOX 236 KRESS, TEXAS 79052-0236
KRESS NATIONAL BANK KRESS, TEXAS 88-161/113
113585
DATE 8/26/2020

PAY TO THE ORDER OF Swisher Tire Kress \$ **233.00
Two Hundred Thirty-Three and 00/100 DOLLARS

Swisher Tire Kress
PO BOX 434
Tulsa, TX 79088

MEMO July Statement

Acct # [REDACTED], Check #113585, 9/2/2020, \$233.00

CITY OF KRESS BOX 236 KRESS, TEXAS 79052-0236
KRESS NATIONAL BANK KRESS, TEXAS 88-161/113
113586
DATE 8/26/2020

PAY TO THE ORDER OF Texas Municipal League \$ **295.50
Two Hundred Ninety-Five and 00/100 DOLLARS

Texas Municipal League
1821 Rutherford Lane, Ste 400
Austin, Texas 78754

MEMO [REDACTED]

Acct # [REDACTED], Check #113586, 9/1/2020, \$295.50

CITY OF KRESS BOX 236 KRESS, TEXAS 79052-0236
KRESS NATIONAL BANK KRESS, TEXAS 88-161/113
113587
DATE 8/26/2020

PAY TO THE ORDER OF TML Health \$ **702.68
Seven Hundred Two and 68/100 DOLLARS

TML Health
PO Box 732791
Dallas, TX 75373-2791

MEMO group no. C01

Acct # [REDACTED], Check #113587, 9/1/2020, \$702.68

CITY OF KRESS BOX 236 KRESS, TEXAS 79052-0236
KRESS NATIONAL BANK KRESS, TEXAS 88-161/113
113588
DATE 8/26/2020

PAY TO THE ORDER OF Xcel Energy \$ **476.81
Four Hundred Seventy-Six and 81/100 DOLLARS

Xcel Energy
P.O. Box 9477
MPLS, MN 55484-9477

MEMO [REDACTED]

Acct # [REDACTED], Check #113588, 9/1/2020, \$476.81

CITY OF KRESS BOX 236 KRESS, TEXAS 79052-0236
KRESS NATIONAL BANK KRESS, TEXAS 88-161/113
113590
DATE 9/2/2020

PAY TO THE ORDER OF Postmaster \$ **175.00
One Hundred Seventy-Five and 00/100 DOLLARS

Postmaster
P.O. Box 6908
Kress, Texas 79052

MEMO Postcard Stamps 5 rolls

Acct # [REDACTED], Check #113590, 9/10/2020, \$175.00

CITY OF KRESS BOX 236 KRESS, TEXAS 79052-0236
KRESS NATIONAL BANK KRESS, TEXAS 88-161/113
113591
DATE 9/3/2020

PAY TO THE ORDER OF Daniel Morales \$ **334.40
Three Hundred Thirty-Four and 40/100 DOLLARS

[REDACTED]

MEMO Pay Period: 08/27/2020 - 09/02/2020

Acct # [REDACTED], Check #113591, 9/3/2020, \$334.40

CITY OF KRESS BOX 236 KRESS, TEXAS 79052-0236
KRESS NATIONAL BANK KRESS, TEXAS 88-161/113
113592
DATE 9/3/2020

PAY TO THE ORDER OF Keany L. Hughes \$ **859.68
Eight Hundred Fifty-Nine and 68/100 DOLLARS

[REDACTED]

MEMO Pay Period: 08/27/2020 - 09/02/2020

Acct # [REDACTED], Check #113592, 9/3/2020, \$859.68

CITY OF KRESS BOX 236 KRESS, TEXAS 79052-0236
KRESS NATIONAL BANK KRESS, TEXAS 88-161/113
113593
DATE 9/3/2020

PAY TO THE ORDER OF Richard Huerta \$ **434.75
Four Hundred Thirty-Four and 75/100 DOLLARS

[REDACTED]

MEMO Pay Period: 08/27/2020 - 09/02/2020

Acct # [REDACTED], Check #113593, 9/3/2020, \$434.75

CITY OF KRESS BOX 236 KRESS, TEXAS 79052-0236
KRESS NATIONAL BANK KRESS, TEXAS 88-161/113
113595
DATE 9/3/2020

PAY TO THE ORDER OF Antonio Cabrera \$ **350.00
Three Hundred Fifty and 00/100 DOLLARS

Antonio Cabrera

MEMO 35 hours of work Covid Quarantine

Acct # [REDACTED], Check #113595, 9/4/2020, \$350.00

CITY OF KRESS BOX 236 KRESS, TEXAS 79052-0236
KRESS NATIONAL BANK KRESS, TEXAS 88-161/113
113596
DATE 9/3/2020

PAY TO THE ORDER OF Ben Rojas \$ **300.00
Three Hundred and 00/100 DOLLARS

Ben Rojas

MEMO hours of work Covid Quarantine

Acct # [REDACTED], Check #113596, 9/4/2020, \$300.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/113

113597

DATE 9/3/2020

PAY TO THE ORDER OF Luis Becerra \$ **500.00

Five Hundred and 00/100 DOLLARS

Luis Becerra

MEMO 50 hours of work Covid Quarantine

[Signature]
Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED], Check #113597, 9/3/2020, \$500.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/113

113598

DATE 9/10/2020

PAY TO THE ORDER OF Daniel Morales \$ **334.40

Three Hundred Thirty-Four and 40/100 DOLLARS

MEMO Pay Period: 09/03/2020 - 09/09/2020

[Signature]
Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED], Check #113598, 9/10/2020, \$334.40

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/113

113599

DATE 9/10/2020

PAY TO THE ORDER OF Kenny L. Hughes \$ **859.69

Eight Hundred Fifty-Nine and 69/100 DOLLARS

MEMO Pay Period: 09/03/2020 - 09/09/2020

[Signature]
Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED], Check #113599, 9/14/2020, \$859.69

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/113

113600

DATE 9/10/2020

PAY TO THE ORDER OF Richard Huerta \$ **434.75

Four Hundred Thirty-Four and 75/100 DOLLARS

MEMO Pay Period: 09/03/2020 - 09/09/2020

[Signature]
Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED], Check #113600, 9/10/2020, \$434.75

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/113

113601

DATE 9/15/2020

PAY TO THE ORDER OF Texas Municipal Retirement System \$ **735.00

Seven Hundred Thirty-Five and 00/100 DOLLARS

Texas Municipal Retirement System
P.O. Box 149153
Austin, Texas 78714-9153

MEMO contributions Jan 2020-Aug 2020

[Signature]
Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED], Check #113601, 9/21/2020, \$735.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/113

113602

DATE 9/24/2020

PAY TO THE ORDER OF Daniel Morales \$ **309.69

Three Hundred Nine and 69/100 DOLLARS

MEMO Pay Period: 09/17/2020 - 09/23/2020

[Signature]
Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED], Check #113602, 9/24/2020, \$309.69

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/113

113603

DATE 9/17/2020

PAY TO THE ORDER OF Daniel Morales \$ **334.40

Three Hundred Thirty-Four and 40/100 DOLLARS

MEMO Pay Period: 09/10/2020 - 09/16/2020

[Signature]
Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED], Check #113603, 9/17/2020, \$334.40

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/113

113604

DATE 9/17/2020

PAY TO THE ORDER OF Kenny L. Hughes \$ **859.69

Eight Hundred Fifty-Nine and 69/100 DOLLARS

MEMO Pay Period: 09/10/2020 - 09/16/2020

[Signature]
Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED], Check #113604, 9/17/2020, \$859.69

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/113

113605

DATE 9/17/2020

PAY TO THE ORDER OF Richard Huerta \$ **434.75

Four Hundred Thirty-Four and 75/100 DOLLARS

MEMO Pay Period: 09/10/2020 - 09/16/2020

[Signature]
Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED], Check #113605, 9/17/2020, \$434.75

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/113

113606

DATE 9/24/2020

PAY TO THE ORDER OF Kenny L. Hughes \$ **859.69

Eight Hundred Fifty-Nine and 69/100 DOLLARS

MEMO Pay Period: 09/17/2020 - 09/23/2020

[Signature]
Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED], Check #113606, 9/24/2020, \$859.69

CITY OF KRESS
BOX 228
KRESS, TEXAS 79052-0228

KRESS NATIONAL BANK
KRESS, TEXAS
88-1817113

113607

DATE 9/24/2020

TO THE ORDER OF Richard Huerta

Four Hundred Thirty-Four and 75/100

\$ 434.75

DOLLARS

MEMO Pay Period: 09/17/2020 - 09/23/2020

Signature: *Richard Huerta*
AUTHORIZED SIGNATURE

Stamp: SEP 23 2020

Acct # [REDACTED], Check #113607, 9/23/2020, \$434.75

KRESS NATIONAL BANK

DEPOSIT ACCOUNT WITHDRAWAL

Account Name City of Kress W & SS Funds Date September 28, 2020

Two Hundred Ten Dollars and 16/100 Amount \$ 210.16

September Payment Loan Prin \$191.69, Int \$18.47

Account Number [REDACTED] TOTAL 210.16

* [REDACTED]

Acct # [REDACTED], Debit, 9/28/2020, \$210.16