# **City of Kress Financial Report**

# July 2017 WW & SS Funds Bank Statement

City of Kress 308 Skipworth Ave. Kress, TX 79052 (806) 684-2525 The City of Kress strives to provide accurate financial data to the community. This report has been made as part as a commitment to our residents for financial transparency. Presented in this report are transactions, debits, credits, & deposits. Sensitive information has been redacted for security reasons. Each report will have a summary, visuals, and the original documents as image scans. Some reports may contain more or less information based on how documents were reported originally.

Transparency promotes accountability and provides information to the citizens of Kress about their local government. Residents should stay informed and gain knowledge about how the City of Kress operates, city revenue sources and amounts, city spending and debts. This helps to ensure that funds are spent efficiently and decisions are made openly on record. Our citizens are encourage to attend Public City Council Meetings, review all policies, budgets, agendas, and ordinances. For more information please visit www.cityofkress.com or city hall during normal business hours.

# **Open Records Request:**

All request must be written or typed, sent via mail, email, contact form, or handed to the city in person. Please provide a detailed description of the information/record(s) you are requesting and include your name and address, dated and signed.

## **Ways to Submit Request:**

## By Mail:

City of Kress P.O. Box 236 Kress, TX 79052

#### **Online:**

www.cityofkress.com

### In Person:

City Hall 308 Skipworth Ave. Kress, TX 79052

# July 2017 WW & SS Funds Summary Debits & Credits

<u>Date</u>	<b>Debits</b>	<u>Credits</u>	<b>Description</b>
07/06		\$100.00	United Syste4245 Cash Deposit
07/07		\$1,365.26	Deposit
07/10		\$1,534.40	Deposit
07/13		\$150.00	Deposit
07/13		\$849.29	Deposit
07/13		\$1,272.09	Deposit
07/17		\$1,212.09	Deposit
07/17		\$1,323.88	Deposit
07/17		\$1,357.88	Deposit
07/17		\$140.66	United Syste4245 Cash Deposit
07/08		\$30.00	United Syste4245 Cash Deposit
07/18	\$1,477.84		IRS
07/19		\$20.00	Deposit
07/19		\$1,059.08	Deposit
07/19		\$1,102.82	Deposit
07/21		\$80.00	United Syste4245 Cash Deposit
07/24		\$1,130.80	Deposit
07/27		\$19.00	Deposit
07/27		\$1,243.52	Deposit
07/28		\$327.82	United Syste4245 Cash Deposit
07/31		\$0.95	Interest
TOTALS	\$1,477.84	\$14,319.54	

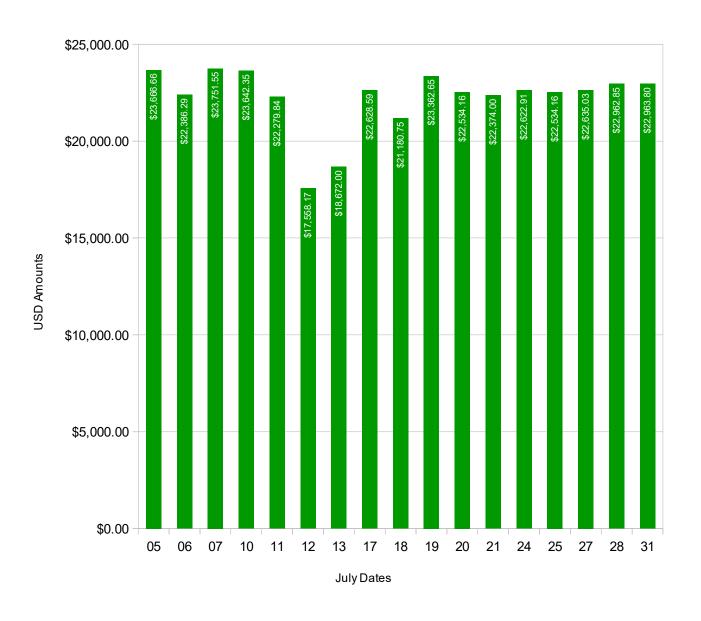
July 2017 WW & SS Funds Debits & Credits Chart



July 2017 WW & SS Funds Check Summary

Ck#	Date	Amount	Ck#	Date	Amount	Ck#	Date	Amount
12321	07/06	\$170.00	12322	07/05	\$81.34	12323	07/06	\$599.92
12324	07/06	\$428.75	12325	07/06	\$181.70	12326	07/13	\$128.92
12327	07/11	\$274.85	12328	07/11	\$141.07	12329	07/12	\$1,537.01
12330	07/10	\$750.00	12331	07/10	\$375.90	12332	07/10	\$240.20
12333	07/12	\$777.07	12334	07/12	\$139.77	12335	07/12	\$57.31
12336	07/11	\$500.00	12337	07/17	\$77.37	12338	07/12	\$1,863.00
12339	07/12	\$228.56	12340	07/10	\$277.50	12341	07/11	\$446.59
12342	07/24	\$118.95	12343	07/13	\$599.92	12344	07/13	\$428.75
12345	07/24	\$522.00	12346	07/24	\$86.89	12347	07/27	\$273.00
12349	07/20	\$599.92	12350	07/20	\$428.75	12351	07/25	\$88.75
12352	07/20	\$39.98	12353	07/27	\$599.92	12354	07/27	\$428.75
12355	07/27	\$132.98						

**July 2017 Daily Balance Information Visual Chart** 







# STATEMENT OF ACCOUNT

Direct Inquiries To:

KRESS NATIONAL BANK
PO BOX 660, KRESS TX 79052806-684-2231

#### MEMBER FDIC

CITY OF KRESS
WW & SS FUNDS
BOX 236
KRESS

TX 79052-0000

\* \* HOLD STATEMENT \* \*

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INTEREST TO DATE	FROM DATE TO DATE
	06/30 0//31/201/
SSN	PAGE: 1

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# 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

\* \* HOLD STATEMENT \* \*

****	NOTE: 100 100 100 100 100 100 100 100 100 10
INTEREST RECEIVED	CUSTOMER NUMBER
INTEREST TO DATE	FROM DATE TO DATE
	06/30 07/31/2017
SSN	PAGE: Z

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

NUMBERED CHECKS
# Date....Amount # Date....Amount # Date....Amount
12352 07/20 39.98 12353 07/27 599.92 12354 07/27 428.75
12355 07/27 132.98

DAILY BALANCE INFORMATION

Date	Balance	Date	Balance	Date	Balance
07/05	23,666.66	07/06	22,386.29	07/07	23,751.55
07/10	23,642.35	07/11	22,279.84	07/12	17,558.17
07/13	18,672.00	07/17	22,628.59	07/18	21,180.75
07/19	23,362.65	07/20	22,294.00	07/21	22,374.00
07/24	22,622.91	07/25	22,534.16	07/27	22,635.03
07/28	22,962.85	07/31	22,963.80		

INTEREST EARNED \$.95
DAYS IN PERIOD 31
ANNUAL PERCENTAGE YIELD EARNED .05%

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CHECKING	23,748.00	35	15,103.23	20	14,319.03		22,963.80	48
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#### HOW TO RECONCILE YOUR CHECKING ACCOUNT

ECKS OUTSTAN		BALANCE ANY OVERDRA PROTECTION ADVANCES ON TI-
NUMBER	AMOUNT,	STATEMENT NOT ALREAD RECORDED IN YOUR CHECKBOOK
		2 SUBTRACT ANY LOAN PAYMENT LOAN CHARGES, OR SERVIC CHARGES APPEARING ON TH STATEMENT FROM YOUR MOR RECENT CHECKBOOK BALANCE.
		3 ARRANGE THE ENCODED CHECK BY CHECK NUMBER.
		4 COMPARE THESE CHECKS AGAIN: YOUR CHECKBOOK.
		5 SUBTRACT FROM YOUR CHECKBOO BALANCE ANY CHECKS NO PREVIOUSLY ENTERED BY YOU.
		6 THE RESULTING BALANCE IS YOU CURRENT CHECKBOOK BALANC AND SHOULD BE RECORDED YOUR CHECKBOOK,
		7 IN THE SPACE PROVIDED AT LE LIST ALL OUTSTANDING CHECKS! NUMBER AND AMOUNT, THESE AL CHECKS WHICH YOU HAVE WRITT BUT ARE NOT INCLUDED WITH TH STATEMENT.
		8 COMPLETE THE FORM BELOW.
		STATEMEN BALANCE
		ADD ANY. DEPOSITS MADE AFTE THE STATEMEN DATE
ITAL CHECKS		TOTAL OF .ABOVE
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OR ADDITION RRORS IN YOUR	AND SUBTRACTION CHECKBOOK	CHECKBOOK BHOULD EQW

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 of 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:

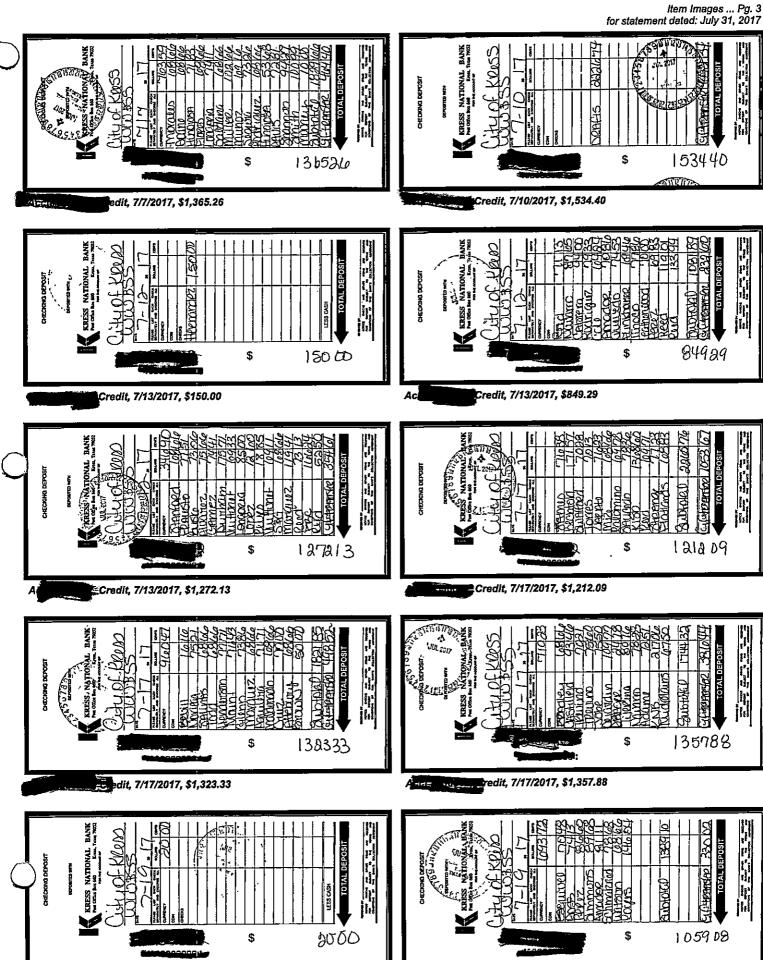
Send your inquiry in writing on a separate sheet so that the creditor receives it within 60 days after the bill was mailed to you. Your written inquiry must include:

- (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.



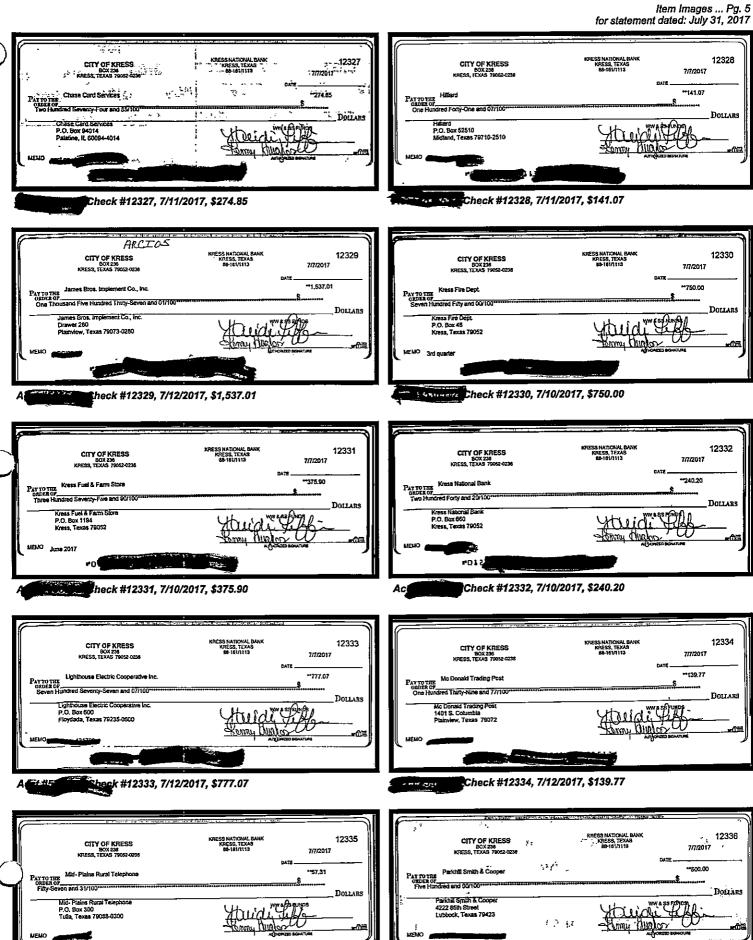
credit, 7/19/2017, \$20.00

edit, 7/19/2017, \$1,059.08



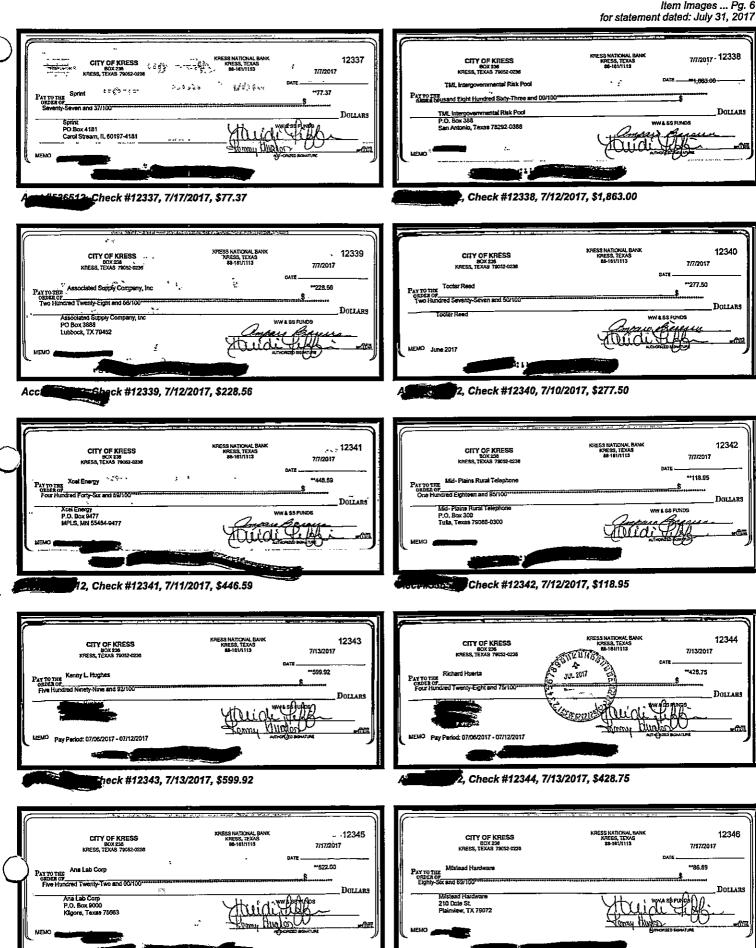
**4**12325, 7/6/2017, \$181.70

Check #12326, 7/13/2017, \$128.92



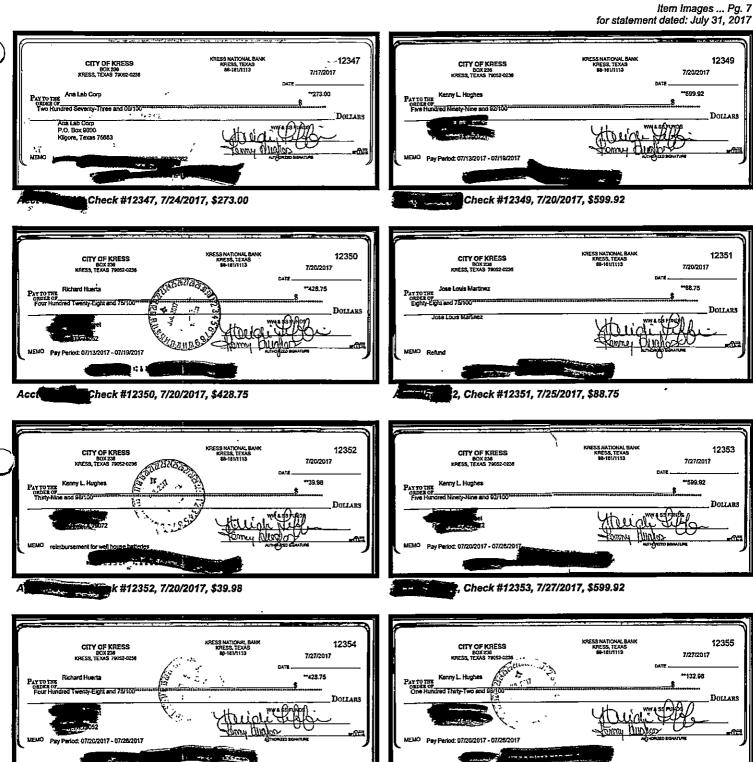
heck #12335, 7/12/2017, \$57.31

Check #12336, 7/11/2017, \$500.00



ck #12345, 7/24/2017, \$522.00

Check #12346, 7/24/2017, \$86.89



Check #12355, 7/27/2017, \$132.98

\* \*

ck #12354, 7/27/2017, \$428.75