



**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 KNDKTC	
INTEREST TO DATE		FROM DATE	TO DATE
		11/30	12/31/2022
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 *****# 536512 PREVIOUS BALANCE 13,650.80

Date	Debits / Credits	Description
12/13	9,032.07	IRS USATAXPYM 270274784712514 ACH DEBIT
12/14	10,000.00	I/B TRANSFER FM 536 One Time Transf IB DEPOSIT
12/27	662.50	LOAN PAYMENT 40782
12/30	26,958.84	I/B TRANSFER FM 53 941 Tax IB DEPOSIT
12/30	1.08	IRS USATAXPYM 270276475260659 ACH DEBIT
12/30	672.54	IRS USATAXPYM 270276400203507 ACH DEBIT
12/30	683.14	IRS USATAXPYM 270276401091964 ACH DEBIT
12/30	796.82	IRS USATAXPYM 270276412979010 ACH DEBIT
12/30	909.20	IRS USATAXPYM 270276432246886 ACH DEBIT
12/30	1,169.52	IRS USATAXPYM 270276440463649 ACH DEBIT
12/30	1,402.80	IRS USATAXPYM 270276413043797 ACH DEBIT
12/30	1,457.20	IRS USATAXPYM 270276473444227 ACH DEBIT
12/30	1,493.42	IRS USATAXPYM 270276424728161 ACH DEBIT
12/30	1,493.42	IRS USATAXPYM 270276493406988 ACH DEBIT
12/30	1,772.96	IRS USATAXPYM 270276485853841 ACH DEBIT
12/30	1,949.74	IRS USATAXPYM 270276421533253 ACH DEBIT
12/30	2,135.84	IRS USATAXPYM 270276474480043 ACH DEBIT
12/30	2,162.32	IRS USATAXPYM 270276411464041 ACH DEBIT
12/30	2,406.08	IRS USATAXPYM 270276471404066 ACH DEBIT
12/30	2,624.84	IRS USATAXPYM 270276462514233 ACH DEBIT
12/30	2,815.42	IRS USATAXPYM 270276453932206 ACH DEBIT
12/31	1.09	INTEREST

NUMBERED CHECKS

#	Date	Amount	#	Date	Amount	#	Date	Amount
114329	12/02	178.47	114331*	12/01	420.28	114332	12/02	858.99
114333	12/08	434.40	114334	12/08	858.99	114335	12/15	434.40
114336	12/15	858.99	114337	12/22	217.55	114338	12/29	215.43
114339	12/23	859.00	114340	12/22	408.04	114341	12/29	420.28
114342	12/29	858.99						

DAILY BALANCE INFORMATION

Date	Balance	Date	Balance	Date	Balance
12/01	13,230.52	12/02	12,193.06	12/08	10,899.67

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



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CITY OF KRESS
WW & SS FUNDS
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TX 79052-0000

INTEREST RECEIVED TO DATE	CUSTOMER NUMBER KNDKC	
INTEREST TO DATE	FROM DATE	TO DATE
	11/30	12/31/2022
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
12/13	1,867.60	12/14	11,867.60	12/15	10,574.21
12/22	9,948.62	12/23	9,089.62	12/27	8,427.12
12/29	6,932.42	12/30	7,944.92	12/31	7,946.01

INTEREST EARNED	\$1.09
DAYS IN PERIOD	31
ANNUAL PERCENTAGE YIELD EARNED	.12%

ACCOUNT	PREVIOUS BALANCE	TOTAL DEBITS		TOTAL CREDITS		FEE	CLOSING BALANCE	ENCL
		NUM.	AMOUNT	NUM	AMOUNT			
CHECKING	13,650.80	32	42,664.72	3	36,959.93		7,946.01	13

HOW TO RECONCILE YOUR CHECKING ACCOUNT

CHECKS OUTSTANDING[illegible]

**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.

B. 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.

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114329

DATE 12/18/2022

PAY TO THE ORDER OF Amber Stevens \$ 178.47

One Hundred Seventy-Eight and 47/100 DOLLARS

Amber Stevens
PO Box 83
Kress, TX 79052

MEMO Pay Period: 11/04/2022 - 11/10/2022

Acc Check #114329, 12/2/2022

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114331

DATE 12/1/2022

PAY TO THE ORDER OF Richard Huerta \$ 420.28

Four Hundred Twenty and 28/100 DOLLARS

MEMO Pay Period: 11/17/2022 - 11/23/2022

Acct #5365- Check #114331, 12/1/2022, \$420.28

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114332

DATE 12/1/2022

PAY TO THE ORDER OF Kenny L. Hughes \$ 858.99

Eight Hundred Fifty-Eight and 99/100 DOLLARS

MEMO Pay Period: 11/17/2022 - 11/23/2022

Acc Check #114332, 12/2/2022, \$858.99

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114333

DATE 12/8/2022

PAY TO THE ORDER OF Richard Huerta \$ 434.40

Four Hundred Thirty-Four and 40/100 DOLLARS

MEMO Pay Period: 11/24/2022 - 11/30/2022

Acct Check #114333, 12/8/2022, \$434.40

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114334

DATE 12/8/2022

PAY TO THE ORDER OF Kenny L. Hughes \$ 858.99

Eight Hundred Fifty-Eight and 99/100 DOLLARS

MEMO Pay Period: 11/24/2022 - 11/30/2022

Acc Check #114334, 12/8/2022, \$858.99

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114335

DATE 12/15/2022

PAY TO THE ORDER OF Richard Huerta \$ 434.40

Four Hundred Thirty-Four and 40/100 DOLLARS

MEMO Pay Period: 12/01/2022 - 12/07/2022

Acct # Check #114335, 12/15/2022, \$434.40

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114336

DATE 12/15/2022

PAY TO THE ORDER OF Kenny L. Hughes \$ 858.99

Eight Hundred Fifty-Eight and 99/100 DOLLARS

MEMO Pay Period: 12/01/2022 - 12/07/2022

Acc Check #114336, 12/15/2022, \$858.99

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114337

DATE 12/16/2022

PAY TO THE ORDER OF Amber Stevens \$ 217.55

Two Hundred Seventeen and 55/100 DOLLARS

MEMO Pay Period: 12/01/2022 - 12/07/2022

Acct # Check #114337, 12/22/2022, \$217.55

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114338

DATE 12/22/2022

PAY TO THE ORDER OF Amber Stevens \$ 215.43

Two Hundred Fifteen and 43/100 DOLLARS

MEMO Pay Period: 12/08/2022 - 12/14/2022

Acc Check #114338, 12/29/2022, \$215.43

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114339

DATE 12/22/2022

PAY TO THE ORDER OF Kenny L. Hughes \$ 859.00

Eight Hundred Fifty-Nine and 00/100 DOLLARS

MEMO Pay Period: 12/08/2022 - 12/14/2022

Acct # Check #114339, 12/23/2022, \$859.00

CITY OF KRESS
BOX 238
KRESS, TEXAS 78052-0238

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114340

DATE 12/22/2022

PAY TO THE ORDER OF Richard Huerta

Four Hundred Eight and 04/100

MEMO

Pay Period: 12/08/2022 - 12/14/2022

WW & SS FUNDS

408.04

DOLLARS

Acct # , Check #114340, 12/22/2022, \$408.04

CITY OF KRESS
BOX 238
KRESS, TEXAS 78052-0238

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114341

DATE 12/29/2022

PAY TO THE ORDER OF Richard Huerta

Four Hundred Twenty and 28/100

MEMO

Pay Period: 12/15/2022 - 12/21/2022

WW & SS FUNDS

420.28

DOLLARS

Acct # , Check #114341, 12/29/2022, \$420.28

CITY OF KRESS
BOX 238
KRESS, TEXAS 78052-0238

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

114342

DATE 12/29/2022

PAY TO THE ORDER OF Kenny L. Hughes

Eight Hundred Fifty-Eight and 99/100

MEMO

Pay Period: 12/15/2022 - 12/21/2022

WW & SS FUNDS

858.99

DOLLARS

Acct # , Check #114342, 12/29/2022, \$858.99



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