

# 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

INTEREST RECEIVED TO DATE

INTEREST TO DATE

FROM DATE

U1/31 U2/28/2020

SSN PAGE 1

Please examine your staf	ement at once and report any dis	çrepancy within ten days, ¡See çever		ortant information,	
***** NOW - WAIVE CHECK		PREVIOUS	BALANC	19,293.	85
Date Debits / Credits					
	UNITED SYSTE42	45 ACH ACH4	7782	ACH DEPO	SIT
•	DEPOSIT				
02/11 1,127.68	DEPOSIT				
02/11 1,311.23	DEPOSIT				
02/11 1,855.13	DEPOSIT		• • •	-	
02/11 10,500.00		•	242 ***		
02/14 236.64	CHGBK/CITY/	CK-1-	003-NSF	<u>-212</u>	
02/18 240.20	LOAN PAYMENT	39057	^		
	DEPOSIT				
	DEPOSIT				
<del>-</del>	DEPOSIT				
•	DEPOSIT				
	DEPOSIT				
•	UNITED SYSTE42	45 ACH ACH4	9335	ACH DEPO	STT
	DEPOSIT	45 ACII IICII4	<i>J J J J J J J J J J</i>	11011 2011 0	,011
02/28 2,491.63					
02/28 2,491.03					
	INTEREST				
02/20	INTEREST				
NUMBERED CHECKS					
# DateAmount	# Date	Amount #	Date	Amount	
113328 02/03 124.00			32*02/0		)
113334*02/03 789.86	•		36 02/0		
113338*02/04 224.94			41*02/0		
113342 02/03 317.63	•		$\frac{41}{44} \frac{02}{02}$		
113342 02/03 317.03			44 02/0 48 02/0		
113344*02/05 498.67			56 02/0		
113354 02/00 334.40	-		50 02/0 59 02/1		
			62 02/1		
113360 02/13 434.75			•		
113363 02/20 434.75	•		69*02/2	_	
113370 02/28 49.30			74*02/2		
113375 02/25 1,600.00			81*02/2	7 334.40	l
113382 02/27 859.69	113383 02/27	434.75			
	TOTAL DESITO	TOTAL OPERATO	<del></del>		<del></del>
ACCOUNT PŘEVIOUS BÂLÂNCE -	TOTAL DEBITS  NUM AMOUNT	TOTAL CREDITS  NUM AMOUNT	- FEE	CLOSING BALANCE	ENCL
	NUM AMOUNT	MAIOOM	-		╁┈╼
		l l	1	Ĭ	1



## 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

1112112-1111					
INTEREST RECEIVED TO DATE	CUSTOMER NUMBER				
	<del>-</del>				
INTEREST TO DATE	FROM DATE TO DATE				
	01/31 02/28/2020				
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
02/03	17,023.20	02/04	12,941.90	02/06	12,172.75
02/07	11,313.07	02/11	26,810.42	02/12	16,310.42
02/13	14,681.59	02/14	14,444.95	02/18	14,204.75
02/20	12,575.91	02/21	18,292.70	02/25	16,409.88
02/26	16,947.74	02/27	15,318.90	02/28	18,158.00

THEREST EARNED \$1.20
DAYS IN PERIOD 28

ANNUAL PERCENTAGE YIELD EARNED .10%

ACCOUNT	PREVIOUS BÂLÂNCE		TOTAL DEBITS	T	OTAL CREDITS	FEE	ČLÓŠING BALANĆĖ	ENCL
ACCOUNT	FREVIOUS BALANCE	NUM	AMOUNT	NUM	AMOUNT			LIVEL
HECKING	19,293.85	37	28,570.61	16	27,434.76		18,158.00	48
					ì			

### HOW TO RECONCILE YOUR CHECKING ACCOUNT

CHECKÉ OLITETA NOMO

CUECUS OUTST	ANDING	BALANCE ANY OVERDRAFT
NUMBER	AMOUNT	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 CHECKS OUTSTANDING		TOTAL OF ABOVE
YOUR CHECKE	DOES NOT AGREE WITH DOOK BALANCE, LOOK	LESS CHECKS OUTSTANDING
FOR ADDITION		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:

CHECKBOOK

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:

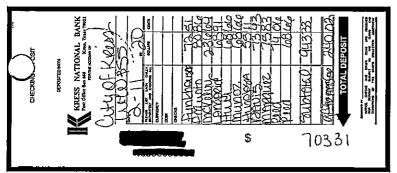
Send your inquiry in writing on a separate sheet so that the creditor receives it within 60 days after the bill was mailed to you. Your written inquiry must include:

- (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.

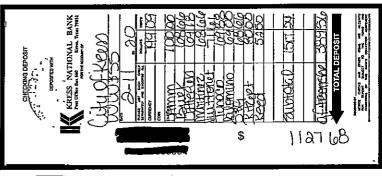
If you have authorized your creditor to automatically pay your bill from your checking or savings accounts; you can stop or reverse payment on any amount you think is wrong by mailing your notices so that the creditor receives it within 16 days after the bill was sent to you.

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.

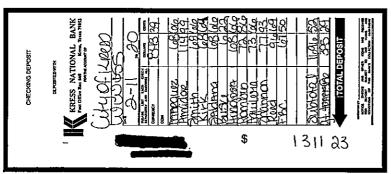
This is a summary of your rights; a full statement of your rights and the creditor's responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.



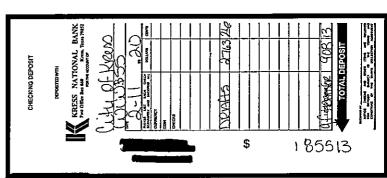
Acct ######, Credit, 2/11/2020, \$703.31



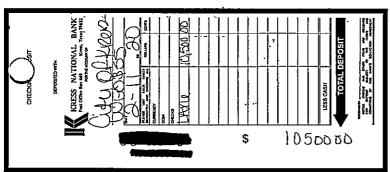
Acct # Credit, 2/11/2020, \$1,127.68



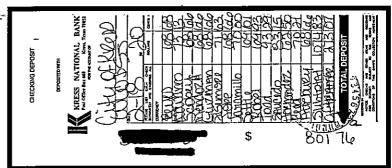
Acct #5005149 Credit, 2/11/2020, \$1,311.23



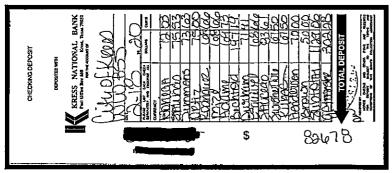
Acct (Credit, 2/11/2020, \$1,855.13



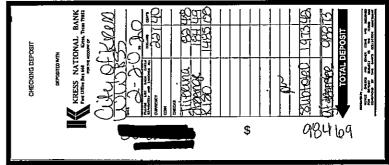
Acct (1985) Credit, 2/11/2020, \$10,500.00



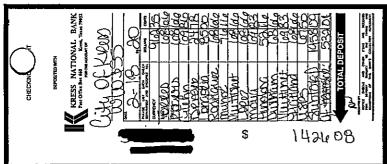
Acct #888888, Credit, 2/21/2020, \$801.76



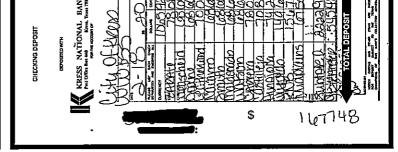
Acct #20001, Credit, 2/21/2020, \$826.78



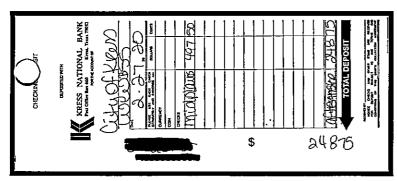
Acct #4444 Credit, 2/21/2020, \$984.69



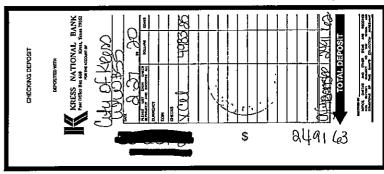
Acct ##26555 Credit, 2/21/2020, \$1,426.08



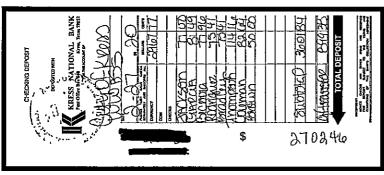
Acct #5555 Credit, 2/21/2020, \$1,677.48



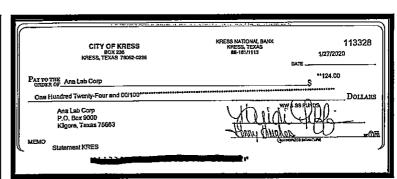
Acct #55555 Credit, 2/28/2020, \$248.75



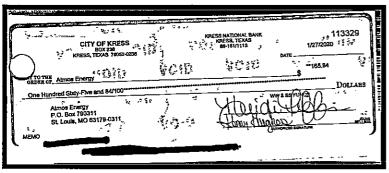
Acct #555572, Credit, 2/28/2020, \$2,491.63



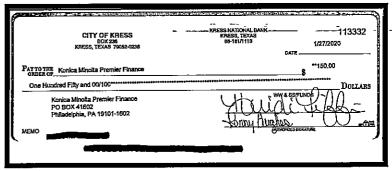
Acct | Credit, 2/28/2020, \$2,702.46



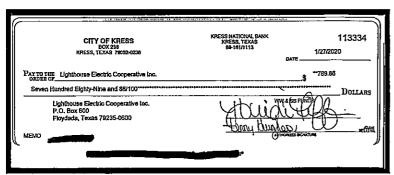
Acct ####### Check #113328, 2/3/2020, \$124.00



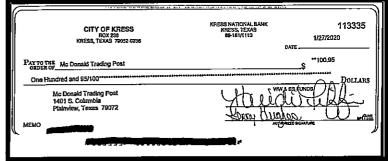
Acct #442020, \$165.84



Acct #666666 Check #113332, 2/3/2020, \$150.00



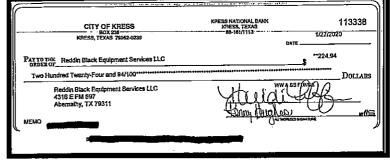
Acct #556546 Check #113334, 2/3/2020, \$789.86



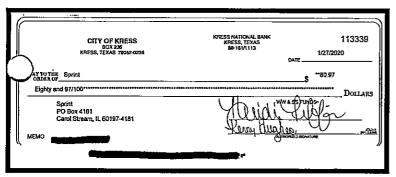
Acct #444072, Check #113335, 2/3/2020, \$100.95

CITY OF KRESS BOX 238 KRESS, TEXAS 79052-0208	KRESS NATIONAL BANK KRESS, TEXAS 88-161/1113	113336 1/27/2020
OTEK Mid- Plains Rural Telephone One Hundred Ninety-Five and 10/100*********************************		**195.10 DOLLARS
Mid-Plains Rural Telephone P.O. Box 300 Tulla, Texas 79088-0300	Larry Duako	PS FONDS  MILLIANS  MILLIA
	P. P.	•

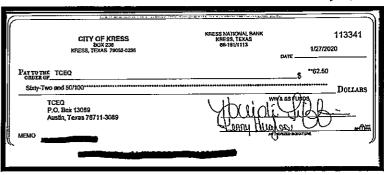
Acct #555545 Check #113336, 2/3/2020, \$195.10



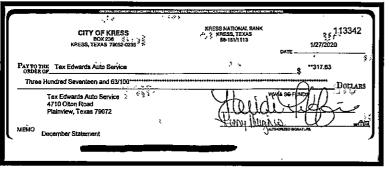
Acct #500517 Check #113338, 2/4/2020, \$224.94

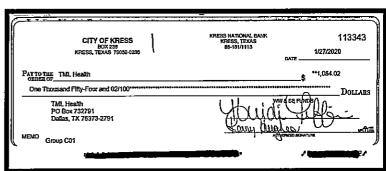


Acct #######Check #113339, 2/3/2020, \$80.97

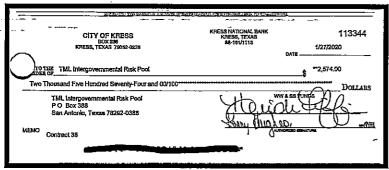


Acct #888888 Check #113341, 2/4/2020, \$62.50

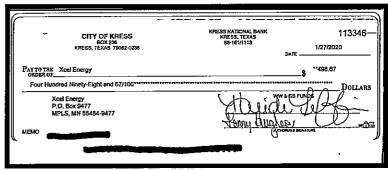




Acct #5000100 Check #113343, 2/4/2020, \$1,054.02



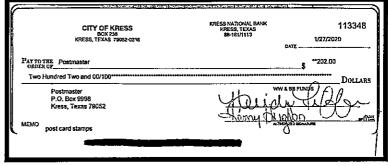
Acct #500515; Check #113344, 2/4/2020, \$2,574.00



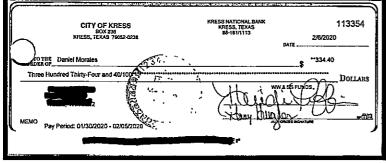
Acct ####### Check #113346, 2/3/2020, \$498.67

CITY OF KRESS BOX 208 KRESS, TEXAS 79052-0238	KRESS NATIONAL BANK KRESS, TEXAS 88-181/1113	113347 1/27/2020
PAYTOTHE Mid-Plains Rural Telephone		\$ **50.19
Fifty and 19/100**********************************		DOLLARS
Mid- Plains Rural Telephone P.O. Box 300 Tulla, Texas 79088-0300 MEMO	Delight June 1940	A SOFTUNDS
	······································	

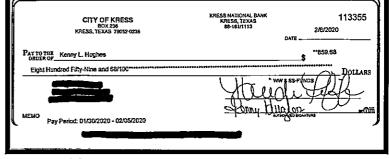
Acct # Check #113347, 2/3/2020, \$50.19



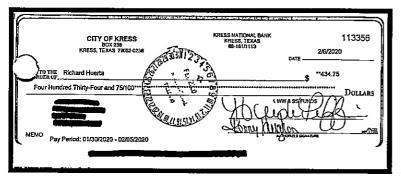
Acct ####### Check #113348, 2/3/2020, \$202.00



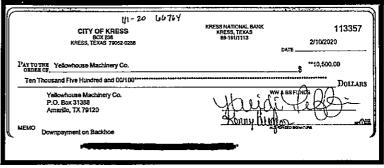
Acct #113354, 2/6/2020, \$334.40



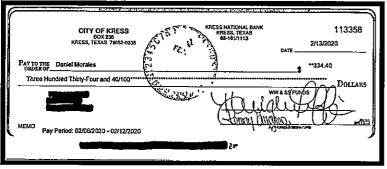
Acct #8888777 Check #113355, 2/7/2020, \$859.68



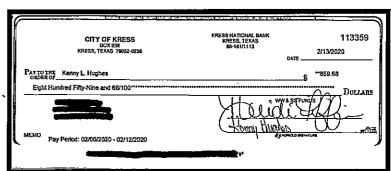
Acct #600727 Check #113356, 2/6/2020, \$434.75



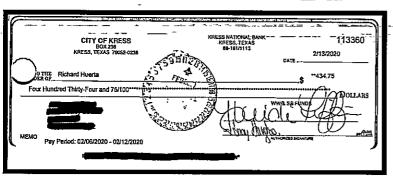
Acct #\$555789 Check #113357, 2/12/2020, \$10,500.00



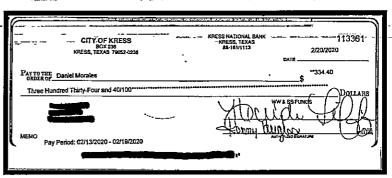
Acct ######Check #113358, 2/13/2020, \$334.40



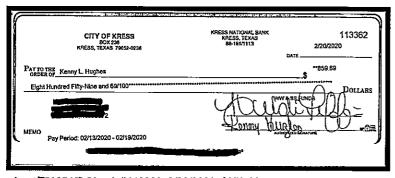
Acct ##44444 Check #113359, 2/13/2020, \$859.68



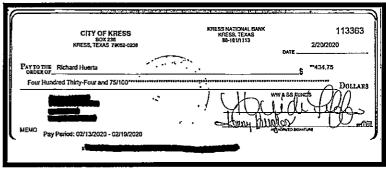
Acct #113360, 2/13/2020, \$434.75



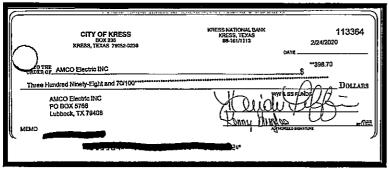
Acct ###557. Check #113361, 2/20/2020, \$334.40



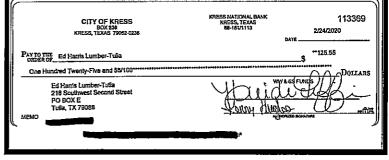
Acct 7500000 Check #113362, 2/20/2020, \$859.69



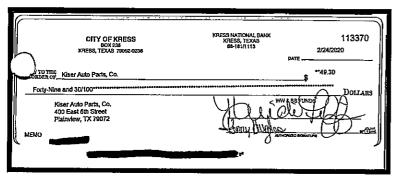
Acct #25572, Check #113363, 2/20/2020, \$434.75



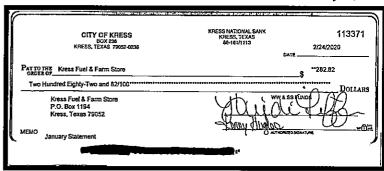
Acct ###### Check #113364, 2/28/2020, \$398.70



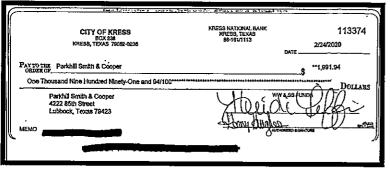
Acct #500010 Check #113369, 2/28/2020, \$125.55



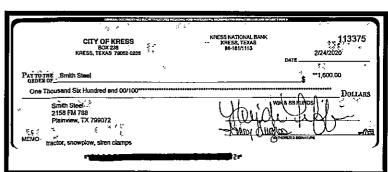
Acct #888888 Check #113370, 2/28/2020, \$49.30



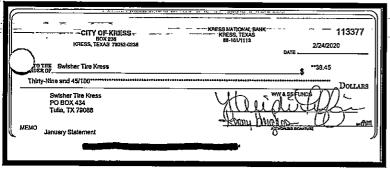
Acct #####, Check #113371, 2/25/2020, \$282.82



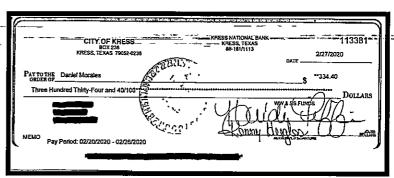
Acct ######, Check #113374, 2/28/2020, \$1,991.94



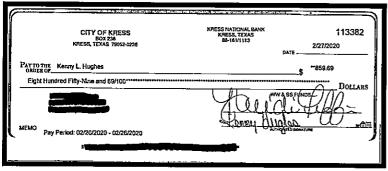
Acct #525555, Check #113375, 2/25/2020, \$1,600.00



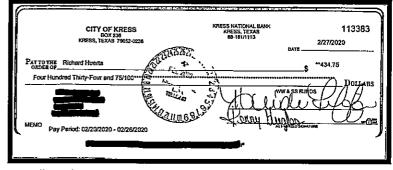
Acct #113377, 2/28/2020, \$39.45



Acct #868888, Check #113381, 2/27/2020, \$334.40



Acct ########Check #113382, 2/27/2020, \$859.69



Acct #444492, Check #113383, 2/27/2020, \$434.75