

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

12/31 01/31/2020

SSN PAGE 1

***** N	Please examine your state IOW - WAIVE CHECK	ment at once and report any discrepa		"Seę reverse side for important info VIOUS BALANCE		,622.86
Date	Debits / Credits	Description	on			
01/03	1,632.82	DEPOSIT				
01/06	436.85	UNITED SYSTE4245	ACH	ACH45781	ACH	DEPOSIT
01/08	82.95	CHGBK/		CK-1008/NSF/162		
01/09	988.56	DEPOSIT				
01/09	988.93	DEPOSIT		•		
01/09	1,85500		_ =====================================			<u></u>
_01/14	= 820.02		<u></u>			 _
01/14	1,111.41	DEPOSIT	<i></i>	may compare principle		
2-14	1,124.07	DEPOSIT)			
$\bigcup 15$	240.20	LOAN PAYMENT	39 057			
01/17	1,000.00	CHASE CREDIT CRD	1	EPAY	ACH	DEBIT
01/21	634.68	DEPOSIT	1			
01/21	1,303.38	DEPOSIT				
01/21	1,396.77	DEPOSIT				
01/24	652.83	UNITED SYSTE4245	ACH	ACH47152	ACH	DEPOSIT
01/31	3,102.79	DEPOSIT				
01/31	1.68	INTEREST				
MIIMDE	RED CHECKS					
	ateAmount	# Date	Amount	# Date	λme	ount
113293 0		113303*01/06	80.97	113307*01/07		50.00
113308 0	•	113303 01/00	859.69	113310 01/02		34.75
113311 0	• -	113312 01/02	859.69	113313 01/02		34.75
113311 0		113312 01/09	500.00	113316 01/09		13.00
113314 0	•	113313 01/03	1,092.00	113319 01/17		73.88
113317 0		113318 01/22	859.67	113322 01/16		34.75
113324*0	•	113321 01/10	312.00	113322 01/10		54.79
113327 0		113323 01/23	40.00	113331 01/31		35.55
113333*0		113330*01/31	500.00	113340*01/31		63.65
113345*0	•	113337*01/31	220.67	113350 01/30		47.76
113343 0		113349 01/31	859.69	113353 01/30		34.75
TT333T 0	204.04	113332 01/30	009.09	113333 01/30	-1.	, 1 • /)

ACCOUNT	PREVIOUS BÂLANCE	TOTAL DEBITS		TOTAL CREDITS		FEE	CLOSING BALANCE	ENCL
- Teconit	P.REVIOUS DAEANCE	NUM	AMOUNT	NUM	AMOUNT	1 ,	CÉOCHO DI PLACE	
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INTEREST RECEIVED TO DATE	ĊŰŞŢ <u>Ŏ</u> M <u>ER NUMB</u> ER
INTEREST TO DATE	FROM DATE TO DATE
	12/31 01/31/2020
SSN	PAGE Z

Please examine your statement at once and report any discrepancy within ten days. See reverse, side for important information, UNNUMBERED CHECKS Date.....Amount Date.....Amount Date.....Amount 01/14 2,000.00 DAILY BALANCE INFORMATION Date.....Balance Date.....Balance Date.....Balance 01/02 17,807.39 01/03 19,440.21 01/06 19,796.09 01/07 19,746.09 01/08 19,663.1401/09 21,228.32 01/15 22-083.82 20,231.27 21,843.62 01/1619,157.39 20,400.22 01717 01/21 21,492.22 01722 19,297.90 ⟨23 18,645.07 01/24 01/29 18,936.02 17,289.18 01/31 19,293.85

INTEREST EARNED \$1.68
DAYS IN PERIOD 31
ANNUAL PERCENTAGE YIELD EARNED .10%

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ACCOUNT		PŘEVIOUS BÂLÁNCE		TOTAL DEBITS	Ţ	OTAL CREDITS	FEE	CLOSING BALANCE EN	ENCL
′	ACCOUNT	LUTAIOOS DUTÚISCE	NUM	AMOUNT	NUM	AMOUNT	1 55	CEGGING E/ B 11CE	بارت
HECI	KING	19,622.86	37	16,378.80	14	16,049.79		19,293.85	45
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HOW TO RECONCILE YOUR CHECKING ACCOUNT

CHECKS OUTS	ANDING	,	1 ADD, TO YOUR CHECKBOOK BALANCE ANY OVERDRAFT
NUMBER	AMOUNT		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.
		\vdash	3 ARRANGE THE ENCODED CHECKS BY CHECK NUMBER.
			4 COMPARE THESE CHECKS AGAINST YOUR CHECKBOOK,
			6 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 CHECKS OUTSTANDING			TOTAL OF ABOVE
YOUR CHECK	DOES NOT AGREE BOOK BALANCE,	LOOK	LESS CHECKS OUTSTANDING
FOR ADDITIO ERRORS IN YOU	N AND SUBTRA JR CHECKBOOK	CTION -	CHECKBOOK SHOULD EQUAL

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.

- 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:

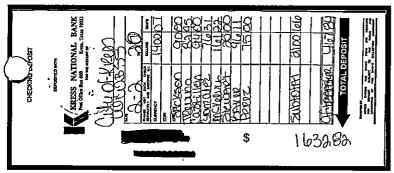
Send your inquiry in writing on a separate sheet so that the creditor receives it within 60 days after the bill was mailed to you. Your written inquiry must include:

- (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.

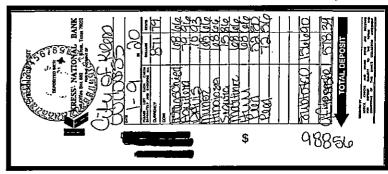
If you have authorized your creditor to automatically pay your bill from your checking or savings accounts, you can stop or reverse payment on any amount you think is wrong by mailing your notices so that the creditor receives it within 16 days after the bill was sent to you.

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.

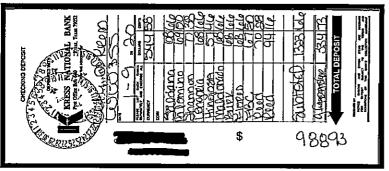
This is a summary of your rights; a full statement of your rights and the creditor's responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.



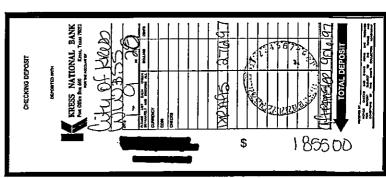
Acct #5555727 Credit, 1/3/2020, \$1,632.82



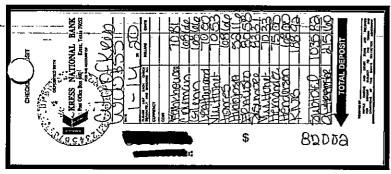
Acct #100000 Credit, 1/9/2020, \$988.56



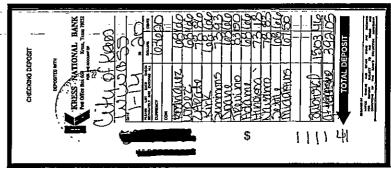
Acct ###### Credit, 1/9/2020, \$988.93



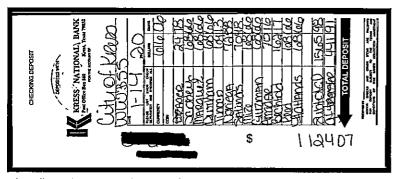
Acct #600552, Credit, 1/9/2020, \$1,855.00



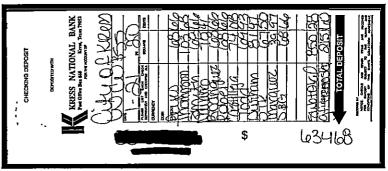
Acct #504514 Credit, 1/14/2020, \$820.02



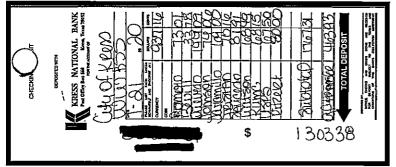
Acct # Credit, 1/14/2020, \$1,111.41



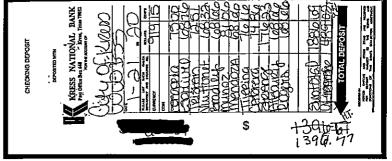
Acct #2005112, Credit, 1/14/2020, \$1,124.07



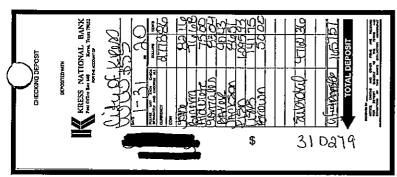
Acct (1/21/2020, \$634.68



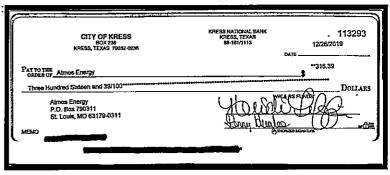
Acct #500510 Credit, 1/21/2020, \$1,303.38



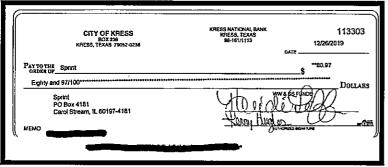
Acct #800000 Credit, 1/21/2020, \$1,396.77



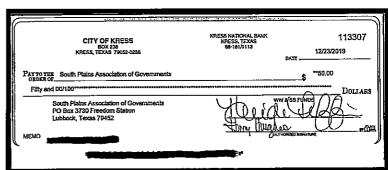
Acct #66666 Credit, 1/31/2020, \$3,102.79



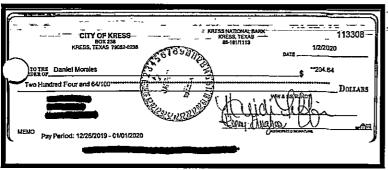
Acct #500000 Check #113293, 1/2/2020, \$316.39



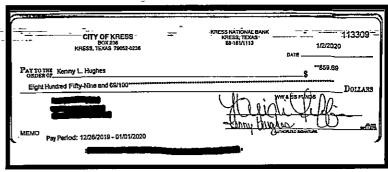
Acct #######Check #113303, 1/6/2020, \$80.97



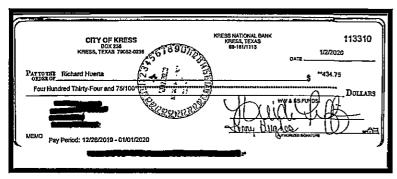
Acct ######## Check #113307, 1/7/2020, \$50.00



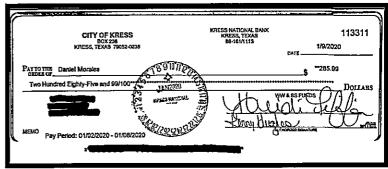
Acct #5000000 Check #113308, 1/2/2020, \$204.64



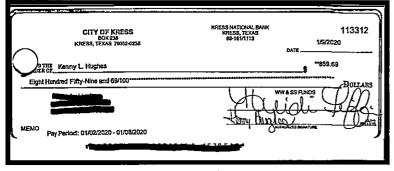
Acct ######Check #113309, 1/2/2020, \$859.69



Acct ####### Check #113310, 1/2/2020, \$434.75



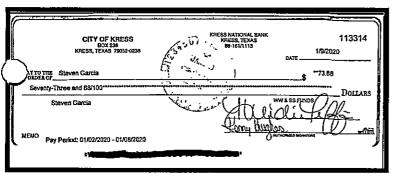
Acct #**#88818** Check #113311, 1/9/2020, \$285.99



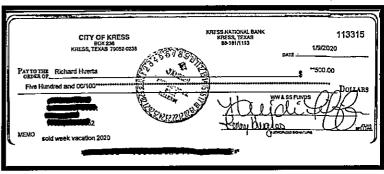
Acct #500010 Check #113312, 1/9/2020, \$859.69



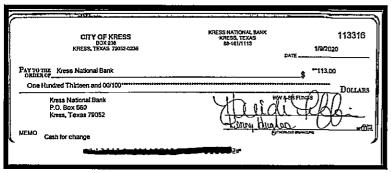
Acct #868889 Check #113313, 1/9/2020, \$434.75



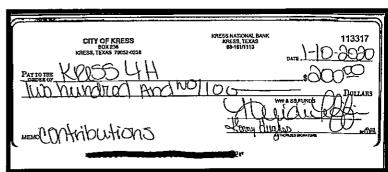
Acct #88888, Check #113314, 1/9/2020, \$73.88



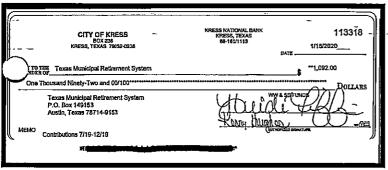
Acct #400000, Check #113315, 1/9/2020, \$500.00



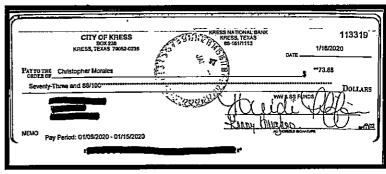
Acct #55555, Check #113316, 1/9/2020, \$113.00



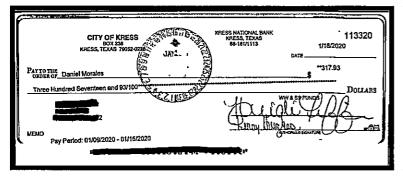
Acct ######, Check #113317, 1/14/2020, \$200.00



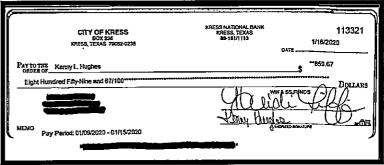
Acct #512000 Check #113318, 1/22/2020, \$1,092.00



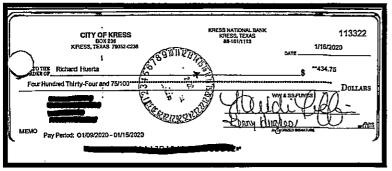
Acct ######Check #113319, 1/17/2020, \$73.88



Acct ########, Check #113320, 1/16/2020, \$317.93



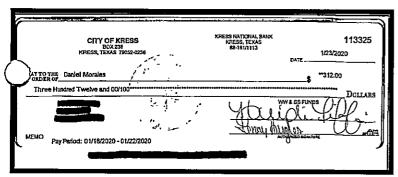
Acct ##866449 Check #113321, 1/16/2020, \$859.67



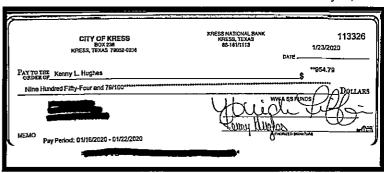
Acct #500000, Check #113322, 1/16/2020, \$434.75

10310019 105 CITY OF KRESS KRESS, TEXAS 79002-0236	KRESS NATIONAL BANK KRESS, TEXAS 113324
PAY TO THE Hale County Abstract & Title Company LLC One Thousand and 00/100*********************************	**1,000.00
Haile County Abstract & Title Company LLC 512 Ash St. Plainview, TX 79072	DOLLARS WWW & ES FURSS AND SHEET BORNING AND CHARGE BORNING

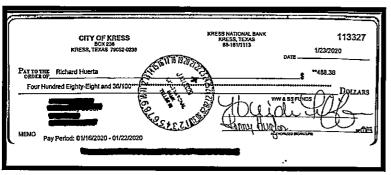
Acct #888572, Check #113324, 1/21/2020, \$1,000.00



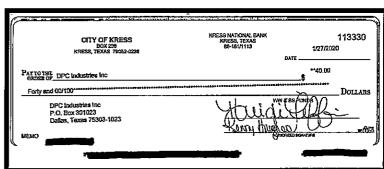
Acct #6 Check #113325, 1/23/2020, \$312.00



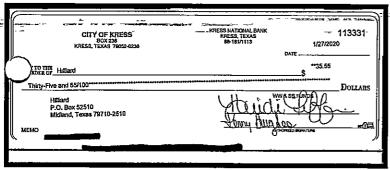
Acct #665577 Check #113326, 1/23/2020, \$954.79



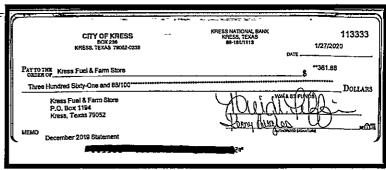
Acct ####### Check #113327, 1/23/2020, \$488.36



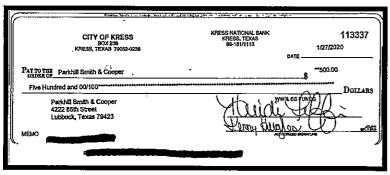
Acct # Check #113330, 1/31/2020, \$40.00



Acct # Check #113331, 1/31/2020, \$35.55



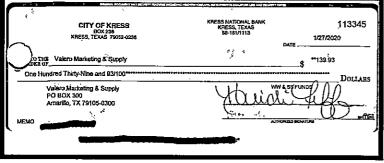
Acct #5555 Check #113333, 1/29/2020, \$361.88



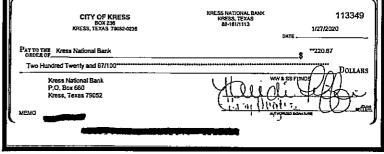
Acct ######Check #113337, 1/31/2020, \$500.00

CITY OF KRESS BDX 236 KRESS, TEXAS 79052-0238	KRESS NATIONAL BANK KRESS, TEXAS 88-161/1113 DAT	113340 1/27/2020
PAYTOTHE Swisher Tire Kress ORDER OF		**163.65 \$
One Hundred Sixty-Three and 65/100***********************************		DOLLARS
Swisher Tira Kress PO BOX 434 Tusa, TX 79088	Jania Jana	
MEMO December Statement 2019	A glori (Total Co)	MATERIAL MATERIAL SECTION AND ASSESSED

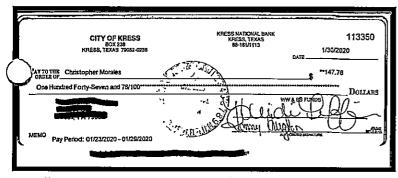
Acct _____, Check #113340, 1/31/2020, \$163.65



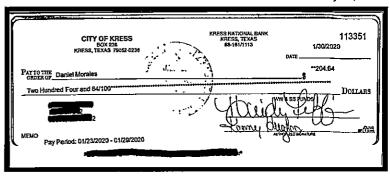
Acct #848844 Check #113345, 1/31/2020, \$139.93



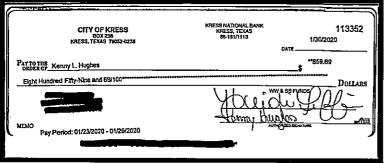
Acct ##005449 Check #113349, 1/31/2020, \$220.67



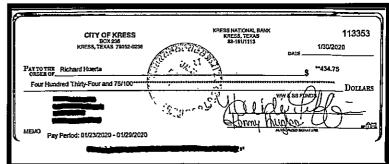
Acct #888818, Check #113350, 1/30/2020, \$147.76



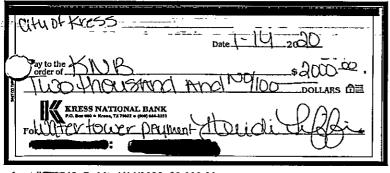
Acct #500000 Check #113351, 1/30/2020, \$204.64



Acct #888888 Check #113352, 1/30/2020, \$859.69



Acct ###### Check #113353, 1/30/2020, \$434.75



Acct #64464, Debit, 1/14/2020, \$2,000.00