



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
GENERAL FUND
BOX 236
KRESS

TX 79052-0236

* * HOLD STATEMENT * *

MEMBER FDIC

INTEREST RECEIVED TO DATE	CUSTOMER NUMBER	
INTEREST TO DATE	FROM DATE	TO DATE
	12/31	01/29/2021
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 *****# 536075 PREVIOUS BALANCE 30,652.18

Date	Debits / Credits	Description
01/05	412.66	DEPOSIT
01/05	1,180.12	DEPOSIT
01/05	35,383.39	DEPOSIT
01/08	194.88	DEPOSIT
01/08	1,571.51	CPA STATE FISCAL INV-PAYMTS ACH DEPOSIT
01/13	817.33	DEPOSIT
01/14	1,000.00	CHASE CREDIT CRD EPAY ACH DEBIT
01/19	634.50	IRS USATAXPYM ACH DEBIT
01/21	214.32	DEPOSIT
01/21	254.52	DEPOSIT
01/21	255.54	DEPOSIT
01/21	271.24	DEPOSIT
01/21	308.70	DEPOSIT
01/25	265.92	DEPOSIT
01/25	288.53	DEPOSIT
01/25	294.30	DEPOSIT
01/25	607.67	DEPOSIT
01/28	517.68	IRS USATAXPYM ACH DEBIT
01/28	517.70	IRS USATAXPYM ACH DEBIT
01/28	517.70	IRS USATAXPYM ACH DEBIT
01/28	517.70	IRS USATAXPYM ACH DEBIT
01/28	535.98	IRS USATAXPYM ACH DEBIT
01/28	634.48	IRS USATAXPYM ACH DEBIT
01/28	634.48	IRS USATAXPYM ACH DEBIT
01/28	646.56	IRS USATAXPYM ACH DEBIT
01/28	707.80	IRS USATAXPYM ACH DEBIT
01/28	790.00	IRS USATAXPYM ACH DEBIT
01/28	804.60	IRS USATAXPYM ACH DEBIT
01/29	1.81	INTEREST

NUMBERED CHECKS

#	Date	Amount	#	Date	Amount	#	Date	Amount
14516	01/04	85.00	14521*	01/04	54.15	14528*	01/04	418.00
538*	01/14	46.17	14542*	01/06	474.00	14543	01/20	84.37

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



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

MEMBER FDIC

CITY OF KRESS
GENERAL FUND
BOX 236
KRESS

TX 79052-0236

* * HOLD STATEMENT * *

INTEREST RECEIVED TO DATE	CUSTOMER NUMBER	
INTEREST TO DATE	FROM DATE	TO DATE
	12/31	01/29/2021
SSN		PAGE 2

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
14544	01/13	200.00	14545	01/14	474.00	14546	01/21	474.00
14553*	01/28	187.78	14566*	01/28	258.58	14567	01/28	474.00

UNNUMBERED CHECKS

Date.....	Amount	Date.....	Amount	Date.....	Amount
01/14	30,000.00				

DAILY BALANCE INFORMATION

Date.....	Balance	Date.....	Balance	Date.....	Balance
01/04	30,095.03	01/05	67,071.20	01/06	66,597.20
01/08	68,363.59	01/13	68,980.92	01/14	37,460.75
01/19	36,826.25	01/20	36,741.88	01/21	37,572.20
01/25	39,028.62	01/28	31,283.58	01/29	31,285.39

INTEREST EARNED	\$1.81
DAYS IN PERIOD	29
ANNUAL PERCENTAGE YIELD EARNED	.05%

ACCOUNT	PREVIOUS BALANCE	TOTAL DEBITS		TOTAL CREDITS		FEE	CLOSING BALANCE	ENCL
		NUM	AMOUNT	NUM	AMOUNT			
CHECKING	30,652.18	26	41,689.23	16	42,322.44		31,285.39	27

HOW TO RECONCILE YOUR CHECKING ACCOUNT

CHECKS OUTSTANDING

NUMBER	AMOUNT	
TOTAL CHECKS OUTSTANDING		

IF THE TOTAL DOES NOT AGREE WITH
YOUR CHECKBOOK BALANCE, LOOK
FOR ADDITION AND SUBTRACTION
ERRORS IN YOUR CHECKBOOK

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

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.

[illegible][illegible][illegible]

CHECK NO. <u>17</u>		DEPOSITED WITH	
 KRESS NATIONAL BANK Post Office Box 460 Kress, Texas 79022 Open for account of		City of Kress General	
DATE	<u>1-13-21</u>	AMOUNT	\$ <u>817.33</u>
PAID TO THE ORDER OF	<u>City of Kress</u>	PAID TO THE ORDER OF	<u>City of Kress</u>
CHECK NO.	<u>17</u>	CHECK NO.	<u>17</u>
AMOUNT	<u>817.33</u>	AMOUNT	<u>817.33</u>
CASH		CASH	
DEPOSIT		DEPOSIT	
TOTAL DEPOSIT		TOTAL DEPOSIT	
817.33		817.33	

[illegible][illegible][illegible][illegible][illegible]

Acct [REDACTED] Credit, 1/21/2021, \$308.70

KRESS NATIONAL BANK Post Office Box 660 Kress, Texas 79021	
CITY OF KRESS GENERAL FUND 1-25-21	265.92
LESS CASH	
TOTAL DEPOSIT	265.92

Acct # [REDACTED] Credit, 1/25/2021, \$265.92

KRESS NATIONAL BANK Post Office Box 660 Kress, Texas 79021	
CITY OF KRESS GENERAL FUND 1-25-21	288.53
LESS CASH	
TOTAL DEPOSIT	288.53

Acct # [REDACTED] Credit, 1/25/2021, \$288.53

KRESS NATIONAL BANK Post Office Box 660 Kress, Texas 79021	
CITY OF KRESS GENERAL FUND 1-25-21	294.30
LESS CASH	
TOTAL DEPOSIT	294.30

Acct # [REDACTED] Credit, 1/25/2021, \$294.30

KRESS NATIONAL BANK Post Office Box 660 Kress, Texas 79021	
CITY OF KRESS GENERAL FUND 1-25-21	607.67
LESS CASH	
TOTAL DEPOSIT	607.67

Acct # [REDACTED] Credit, 1/25/2021, \$607.67

CITY OF KRESS BOX 236 KRESS, TEXAS 79052-0236	
PAY TO THE ORDER OF Panhandle Regional Planning Commission	\$85.00
Eighty-Five and 00/100	DOLLARS
Panhandle Regional Planning Commission P.O. Box 9257 Amarillo, Texas 79105-9257	
MEMO annual dues	

Acct # [REDACTED] Check #14516, 1/4/2021, \$85.00

CITY OF KRESS BOX 236 KRESS, TEXAS 79052-0236	
PAY TO THE ORDER OF City of Tulla	\$54.15
Fifty-Four and 15/100	DOLLARS
City of Tulla P.O. Box 847 Tulla, Texas 79088	
MEMO	

Acct # [REDACTED] Check #14521, 1/4/2021, \$54.15

CITY OF KRESS BOX 236 KRESS, TEXAS 79052-0236	
PAY TO THE ORDER OF Panhandle Regional Planning Commission	\$418.00
Four Hundred Eighteen and 00/100	DOLLARS
Panhandle Regional Planning Commission P.O. Box 9257 Amarillo, Texas 79105-9257	
MEMO	

Acct # [REDACTED] Check #14528, 1/4/2021, \$418.00

CITY OF KRESS BOX 236 KRESS, TEXAS 79052-0236	
PAY TO THE ORDER OF Amparo Becerra	\$46.17
Forty-Six and 17/100	DOLLARS
MEMO Pay Period: 12/01/2020 - 12/31/2020	

Acct # [REDACTED] Check #14538, 1/14/2021, \$46.17

CITY OF KRESS BOX 236 KRESS, TEXAS 79052-0236	
PAY TO THE ORDER OF Heidi Tiffin	\$474.00
Four Hundred Seventy-Four and 00/100	DOLLARS
MEMO Pay Period: 01/07/2021 - 01/13/2021	

Acct # [REDACTED] Check #14542, 1/6/2021, \$474.00

CITY OF KRESS BOX 236 KRESS, TEXAS 79052-0236	
PAY TO THE ORDER OF United Supermarkets 57	\$84.37
Eighty-Four and 37/100	DOLLARS
MEMO major luncheon	

Acct # [REDACTED] Check #14543, 1/20/2021, \$84.37

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

14544

DATE 1/7/2021

PAY TO THE ORDER OF Kress Buyer's Club \$ **200.00

Two Hundred and 00/100***** DOLLARS

Kress Buyer's Club

MEMO Donation

GENERAL FUND
Penny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED] Check #14544, 1/13/2021, \$200.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

14545

DATE 1/21/2021

PAY TO THE ORDER OF Heidi Tiffin \$ **474.00

Four Hundred Seventy-Four and 00/100***** DOLLARS

MEMO Pay Period: 01/14/2021 - 01/20/2021

GENERAL FUND
Penny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED] Check #14545, 1/14/2021, \$474.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

14546

DATE 1/28/2021

PAY TO THE ORDER OF Heidi Tiffin \$ **474.00

Four Hundred Seventy-Four and 00/100***** DOLLARS

MEMO Pay Period: 01/21/2021 - 01/27/2021

GENERAL FUND
Penny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED] Check #14546, 1/21/2021, \$474.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

14553

DATE 1/28/2021

PAY TO THE ORDER OF Kress Fuel & Farm Store \$ **187.78

One Hundred Eighty-Seven and 78/100***** DOLLARS

Kress Fuel & Farm Store
P.O. Box 1194
Kress, Texas 79052

MEMO December Statement

GENERAL FUND
Penny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED] Check #14553, 1/28/2021, \$187.78

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

14566

DATE 2/1/2021

PAY TO THE ORDER OF Heidi Tiffin \$ **258.58

Two Hundred Fifty-Eight and 58/100***** DOLLARS

MEMO Pay Period: 01/01/2021 - 01/31/2021

GENERAL FUND
Penny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED] Check #14566, 1/28/2021, \$258.58

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

14567

DATE 2/4/2021

PAY TO THE ORDER OF Heidi Tiffin \$ **474.00

Four Hundred Seventy-Four and 00/100***** DOLLARS

MEMO Pay Period: 01/28/2021 - 02/03/2021

GENERAL FUND
Penny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED] Check #14567, 1/28/2021, \$474.00

KRESS NATIONAL BANK

DEPOSIT ACCOUNT WITHDRAWAL

Account Name City of Kress General Fund Date January 14, 2021

Thirty Thousand Dollars and no/100----- Amount \$ 30,000.00

Transferred to City of Kress WM & SS Fund WDA 536512

OK by Heidi

Account Number [REDACTED] TOTAL 30 000.00

Acct # [REDACTED] Debit, 1/14/2021, \$30,000.00