

## 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

| CUSTOMER\_NUMBER | CUSTOMER\_N

Please examine your statement at once and report any discrepancy within ten days; .See reverse side for important information, \*\*\*\*\* NOW - WAIVE CHECKING \*\*\*\*\* PREVIOUS BALANCE 23,968.66 Date Debits / Credits Description 01/05 1,536.91 DEPOSIT 01/05 1,724.76 DEPOSIT 01/08 1,037.80 DEPOSIT 01/11 638.94 UNITED SYSTE4245 ACH ACH66816 ACH DEPOSIT 01/13 1,577.45 DEPOSIT --01/14----30,000.00-DEPOS-FF 1,000.00 01/14CHASE CREDIT CRD **EPAY** ACH DEBIT 01/21 739.09 DEPOSIT 21 775.30 DEPOSIT 807.85 DEPOSIT 01/21842.94 DEPOSIT 01/21880.74 DEPOSIT 01/25 795.36 DEPOSIT 01/25 823.38 DEPOSIT 01/25 871.32 DEPOSIT 01/25 1,734.76 DEPOSIT 01/271,148.39 UNITED SYSTE4245 ACH ACH67831 ACH DEPOSIT 01/28 1,891.38 IRS USATAXPYM ACH DEBIT 1,944.76 01/28 IRS ACH DEBIT USATAXPYM 1,974.26 01/28 IRS USATAXPYM ACH DEBIT 01/28 1,985.72 IRS ACH DEBIT USATAXPYM 01/28 1,993.30 IRS USATAXPYM ACH DEBIT 01/28 1,993.32 IRS USATAXPYM ACH DEBIT 01/28 2,046.28 IRS USATAXPYM ACH DEBIT 01/28 2,388.20 IRS USATAXPYM ACH DEBIT 01/28 2,399.66 IRS USATAXPYM ACH DEBIT 01/28 2,476.30 **IRS** USATAXPYM ACH DEBIT 01/28 2,491.64 IRS USATAXPYM ACH DEBIT 01/28 2,728.88 IRS USATAXPYM ACH DEBIT 01/29 1.62 INTEREST NUMBERED CHECKS Date.....Amount # Date.....Amount # Date.....Amount 713 01/07 150.00 113732 \$ 01/07 334.40 113733 01/07 860.69 TOTAL DEBITS TOTAL CREDITS ACCOUNT PŘEVIOUŠ BÁLÁNCE FEE CLOSING BALANCE ENCL NUM AMOUNT NUM **AMOUNT** 



## 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

33,649.29

01/29

TX 79052-0000

WENDER I DIO							
INTEREST RECEIVED TO DATE	CUSTOMER NUMBER						
INTEREST TO DATE	FROM DATE TO DATE						
12/31 01/29/2021							
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 113734 01/06 434.75 113735 01/14 334.40 113736 01/14 860.69 113737 01/14 434.75 113738 01/21 334.40 113739 01/21 860.67 113740 01/21 434.75 113745\*01/28 187.78 113756\*01/28 334.40 113757 01/28 860.69 113758 01/28 434.75 \_\_UNNUMBERED\_CHECKS\_\_\_ Date.....Amount Date.....Amount Date.....Amount 01/14 1,875.00 01/26 210.16 AILY BALANCE INFORMATION Date.....Balance Date.....Balance Date.....Balance 01/05 27,230.33 26,795.58 01/06 01/07 25,450.49 01/08 26,488.29 01/11 27,127.23 01/13 28,704.68 01/14 54,199.84 01/21 56,615.94 60,840.76 01/25 01/26 60,630.60 01/27 61,778.99 01/28 33,647.67

INTEREST EARNED			\$1.62
DAYS IN PERIOD			29
ANNUAL PERCENTAGE	YIELD	EARNED	.05%

<b>(</b> )								
ACCOUNT	PREVIOUS BÂLÂNCE		TOTAL DEBITS:	Ţ	OTAL CREDITS	FEE	ĆLOŠING BALANCE	ĔŇČĹ
		MUM	AMOUNT	NUM	AMOUNT	l ree	CLOSING BALANCE	ENCL
'HECKING	23,968.66	29	36,255.98	17	45,936.61		33,649.29	30

### HOW TO RECONCILE YOUR CHECKING ACCOUNT

7

CHECKS OUTS	TANDING		ADD TO YOUR CHECKBOOK
NUMBER	AMOUNT	<u> </u>	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.
		<del> </del>	COMPARE THESE CHECKS AGAINST YOUR CHECKBOOK,
			SUBTRACT FROM YOUR CHECKBOOK BALANCE ANY CHECKS NOT PREVIOUSLY ENTERED BY YOU.
			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.
			COMPLETE THE FORM BELOW.
			to gamejo, gain -
<u> </u>		Γ	STATEMENT BALANCE
			ADD ANY DEPOSITS MADE AFTER
			THE STATEMENT DATE
TOTAL CHECKS OUTSTANDING			TOTAL OF ABOVE
	DOES NOT AGREE	WITH -	LESS CHECKS
	BOOK BALANCE,		OUTSTANDING
	N AND SUBTRA		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.

- (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:

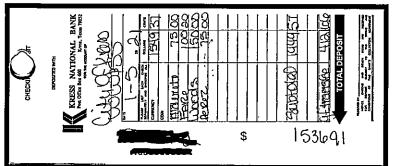
Send your inquiry in writing on a separate sheet so that the creditor receives it within 60 days after the bill was mailed to you. Your written inquiry must include:

- (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.

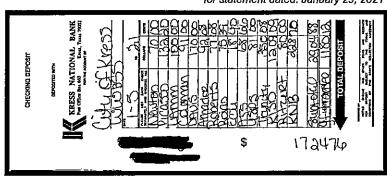
If you have authorized your creditor to automatically pay your bill from your checking or savings accounts, you can stop or reverse payment on any amount you think is wrong by mailing your notices so that the creditor receives it within 16 days after the bill was sent to you.

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.

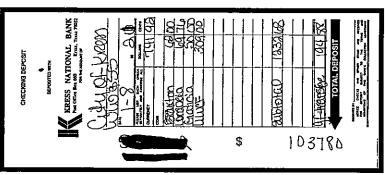
This is a summary of your rights; a full statement of your rights and the creditor's responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.



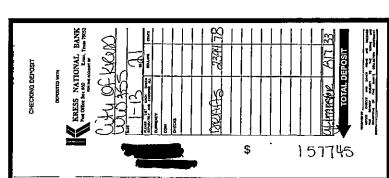
Acct ##### Credit, 1/5/2021, \$1,536.91



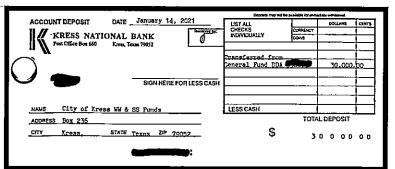
Acct #5555157 Credit, 1/5/2021, \$1,724.76



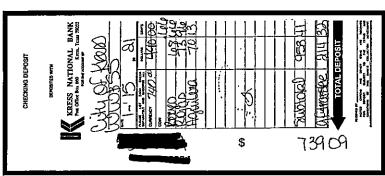
Acct #30000, Credit, 1/8/2021, \$1,037.80



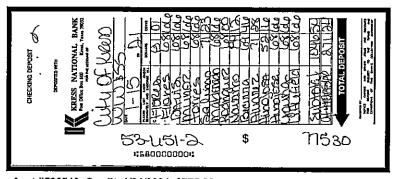
Acct #500044, Credit, 1/13/2021, \$1,577.45



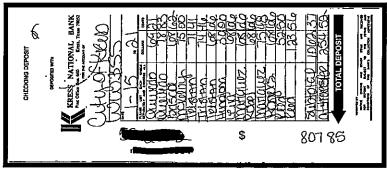
Acct #55556 Credit, 1/14/2021, \$30,000.00



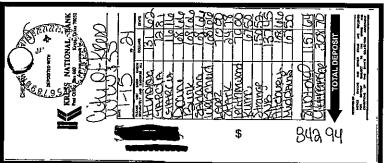
Acct # Credit, 1/21/2021, \$739.09



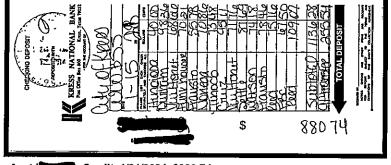
Acct #536512, Credit, 1/21/2021, \$775.30



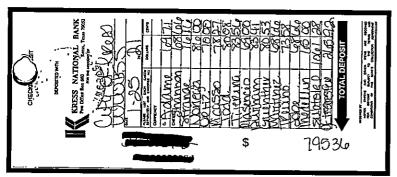
Acct # Credit, 1/21/2021, \$807.85



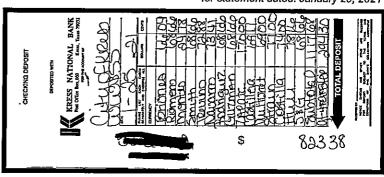
Acct #50000, Credit, 1/21/2021, \$842.94



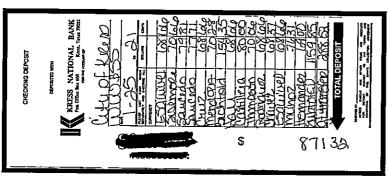
Acct : Credit, 1/21/2021, \$880.74



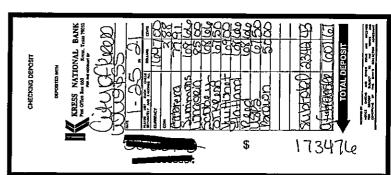
Acct #200012, Credit, 1/25/2021, \$795.36



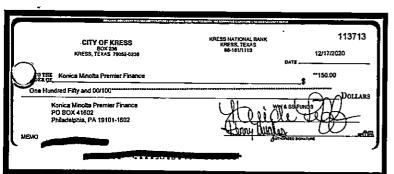
Acct #888549, Credit, 1/25/2021, \$823.38



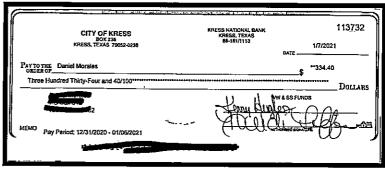
Acct #588840; Credit, 1/25/2021, \$871.32



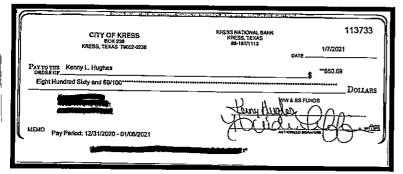
Acct #588818, Credit, 1/25/2021, \$1,734.76



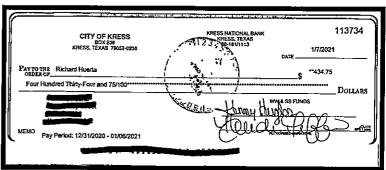
Acct #4113713, 1/7/2021, \$150.00



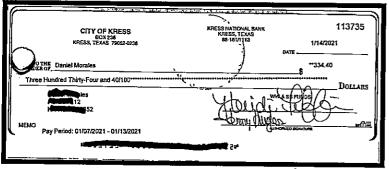
Acct #445572, Check #113732, 1/7/2021, \$334.40



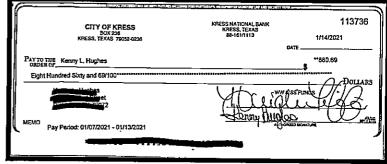
Acct # Check #113733, 1/7/2021, \$860.69



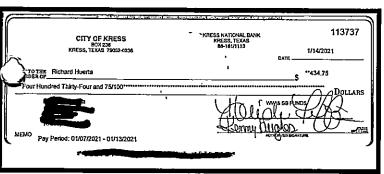
Acct #500000 Check #113734, 1/6/2021, \$434.75



Acct##55572, Check #113735, 1/14/2021, \$334.40

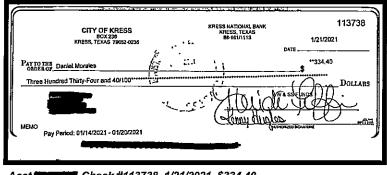


Acct #500000, Check #113736, 1/14/2021, \$860.69

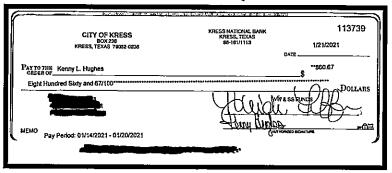


Acct # 2, Check #113737, 1/14/2021, \$434.75

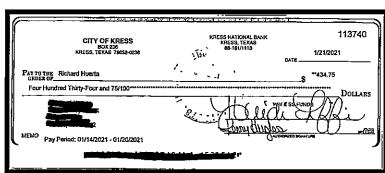
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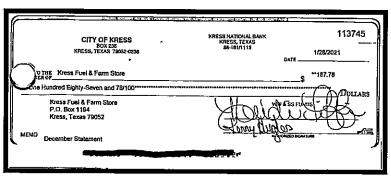
Acct #100512, Check #113738, 1/21/2021, \$334.40



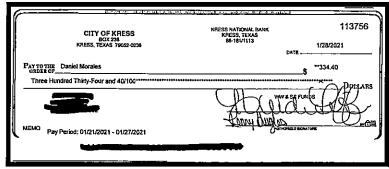
Acct # Check #113739, 1/21/2021, \$860.67



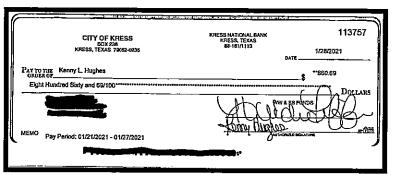
Acct #555572, Check #113740, 1/21/2021, \$434.75



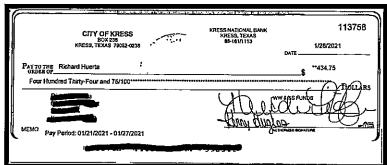
Acct #552, Check #113745, 1/28/2021, \$187.78



Acct #500540, Check #113756, 1/28/2021, \$334.40



Acct #665544 Check #113757, 1/28/2021, \$860.69



Acct ### Check #113758, 1/28/2021, \$434.75

KRESS NATIONAL BANK		DEPOSIT ACCOUNT WITH	IDRAWAL	
Account Name	City of Kr	esa WW & SS Funds	Date	January 14, 2021
<u> </u>	One Thousand E1	tht Hundred Seventy-five & n	o/100-Amount :	1,875.00
( )——	Transferred to	DDA 536199 Water Interest S	inking fund	
<u> </u>	OK by phone by	ieidi		<del>-</del>
·		Account Number		TOTAL
	*		\$	1875.00
		-		•

Acct #5555 Debit, 1/14/2021, \$1,875.00

KRESS NATIONAL BANK	DEPOSIT ACCOUNT WITHDRAWAL			
Account Narae	City of Kress	WW & SS Fund	Date	January 26, 2021
	January Payme	en Dollars and 16/100 nt Loan #39945 Prin. \$192.7		
	OK by phone b	7 Heidi		<del> </del>
		Account Number	,	TOTAL
	*		\$	2 1 0 1 6
		مِن		

Acct #600540; Debit, 1/26/2021, \$210.16