

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

	RECEIVED DATE	cust	MBER	
			سنست	
INTEREST	TO DATE	FROM	DATE	TO DATE
		09/30	T0/3T	/2019
SSN			PAGE	

Please examine your statement at once and report any discrepancy within ten days: "See reverse, side for important information, ***** ***** NOW - WAIVE CHECKING 20,075.00 PREVIOUS BALANCE Debits / Credits Date Description 1,000.00 10/03 CHASE CREDIT CRD EPAY ACH DEBIT 10/04 152.39 UNITED SYSTE4245 ACH ACH39012 ACH DEPOSIT 10/09 1,105.12 DEPOSIT 10/09 2,214.23 DEPOSIT 306.13 UNITED SYSTE4245 ACH 10/15 ACH39746 ACH DEPOSIT 10/15 103.76 DRAFT/NSF/10919 CHGBK/ 10/15 240.20 LOAN PAYMENT 39057 10/23 793.52 DEPOSIT ₹23 795.95 DEPOSIT 1,109.55 DEPOSIT 23 10/23 1,254.92 DEPOSIT 1,631.10 DEPOSIT 10/23 10/23 1,806.19 DEPOSIT 10/23 1,868.42 DEPOSIT 10/29 313.76 UNITED SYSTE4245 ACH ACH40786 ACH DEPOSIT 10/31 1.37 INTEREST NUMBERED CHECKS Date.....Amount Date.....Amount Date.....Amount 113181 10/01 15.70 113179 10/02 125.92 113180 10/02 60.00 113186 10/01 19.50 113184*10/01 672.23 113185 10/02 158.97 113187 10/03 113189 10/04 80.36 55.06 113188 10/01 500.00 113190 10/07 295.50 113191 10/02 654.38 113192 10/03 875.84 113193 10/02 227.14 113194 10/02 797.70 113195 10/03 60.33 113196 10/02 113197 10/03 113198 10/04 89.14 333.40 859.69 113199 10/03 434.75 113200 10/10 333.40 113201 10/10 859.69 113202 10/10 434.75 113203 10/17 333.40 113204 10/17 859.69 113205 10/16 434.75 113206 10/24 -859.67 113207 10/24 434.75 113217*10/31 255.44 113218 10/31 220.67 113228*10/30 245.81 113229 10/31 859.69 113230 10/30 434.75 DAILY BALANCE INFORMATION Date.....Balance Date.....Balance Date.....Balance 18,867.57 10/02 16,754.32 10/03 13,994.94 10-401 TOTAL DEBITS TOTAL CREDITS CLOSING BALANCE ENCL CCOUNT PREVIOUS BALANCE FEE NUM AMOUNT NUM AMOUNT



STATEMENT OF ACCOUNT

Direct Inquiries To: KRESS NATIONAL BANK PO BOX 660, KRESS, TX 79052 806-684-2231

MEMBER FDIC

INTEREST RECEIVED CUSTOMER NUMBER

TO DATE

INTEREST TO DATE

09/30 10/31/2019

SSN PAGE 2

CITY OF KRESS WW & SS FUNDS BOX 236 KRESS

TX 79052-0000

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
10/04	13,207.28	10/07	12,911.78	10/09	16,231.13
10/10	14,603.29	10/15	14,565.46	10/16	14,130.71
10/17	12,937.62	10/23	22,197.27	10/24	20,902.85
10/29	21,216.61	10/30	20,536.05	10/31	19,201.62

INTEREST EARNED \$1.37 DAYS IN PERIOD 31 ANNUAL PERCENTAGE YIELD EARNED .10%

					100			
ACCOUNT	PREVIOUS BÂLÂNCE		TOTAL DEBITS	TO	OTAL CREDITS	FEE	CLOSING BALANCE	ENCL
→ ACCOON!	EMENIOUS DYEMICE	NUM	AMOUNT	NUM	AMOUNT			
HECKING	20,075.00	β5	14,226.03	13	13,352.65		19,201.62	41
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HOW TO RECONCILE YOUR CHECKING ACCOUNT

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,
			SUBTRACT ANY LOAN PAYMENTS, LOAN CHARGES, OR SERVICE CHARGES APPEARING ON THE STATEMENT FROM YOUR MOST RECENT CHECKBOOK BALANCE.
		- '	RARRANGE THE ENCODED CHECKS BY CHECK NUMBER.
			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.
		8	COMPLETE THE FORM BELOW.
)			STATEMENT BALANCE
			ADD ANY DEPOSITS MADE AFTER THE STATEMENT DATE
TOTAL CHECKS OUTSTANDING			TOTAL OF ABOVE
	DOES NOT AGREE BOOK BALANCE, N AND SUBTRAI	LOOK	LESS CHECKS OUTSTANDING
	JR CHECKBOOK		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:

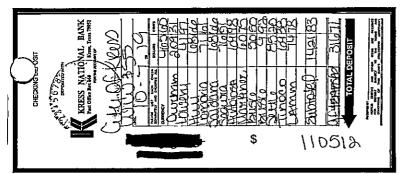
Send your inquiry in writing on a separate sheet so that the creditor receives it within 60 days after the bill was mailed to you. Your written inquiry must include:

- (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.

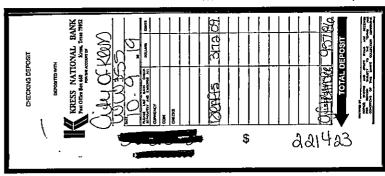
If you have authorized your creditor to automatically pay your bill from your checking or savings accounts, you can stop or reverse payment on any amount you think is wrong by mailing your notices so that the creditor receives it within 16 days after the bill was sent to

You 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.

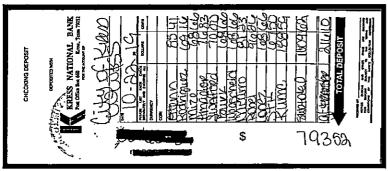
This is a summary of your rights; a full statement of your rights and the creditor's responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.



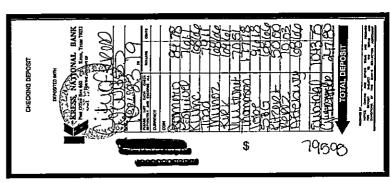
Acct Credit, 10/9/2019, \$1,105.12



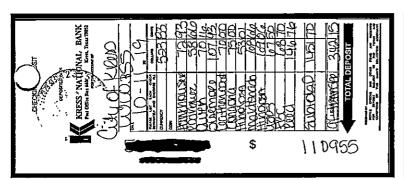
Acct #606519, Credit, 10/9/2019, \$2,214.23



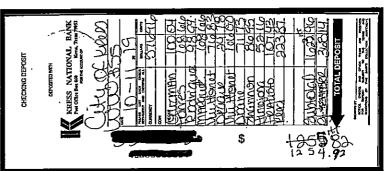
Acct #505510 Credit, 10/23/2019, \$793.52



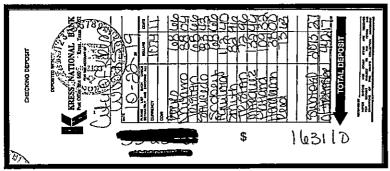
Acct #200512, Credit, 10/23/2019, \$795.95



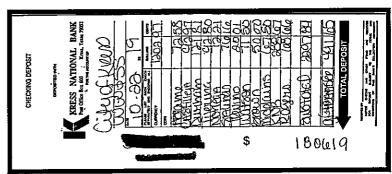
Acct #5005409 Credit, 10/23/2019, \$1,109.55



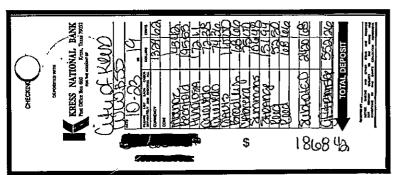
Acct #505548, Credit, 10/23/2019, \$1,254.92



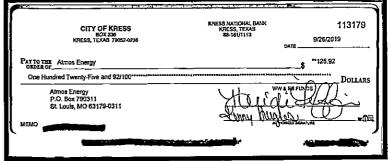
Acct #50 5555, Credit, 10/23/2019, \$1,631.10



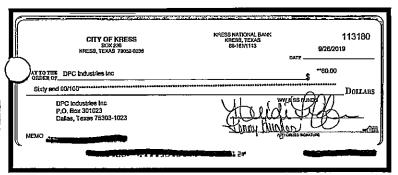
Acct #800542, Credit, 10/23/2019, \$1,806.19



Acct #9000000 Credit, 10/23/2019, \$1,868.42



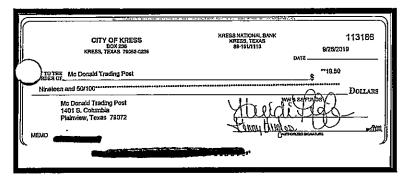
Acct #555572, Check #113179, 10/2/2019, \$125.92



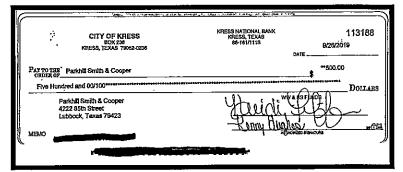
Acct #200512, Check #113180, 10/2/2019, \$60.00



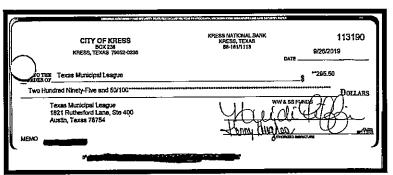
Acct ##88886Check #113184, 10/1/2019, \$672.23



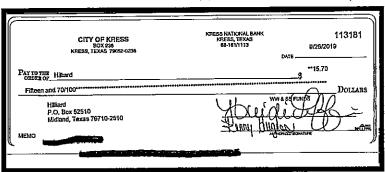
Acct # Check #113186, 10/1/2019, \$19.50



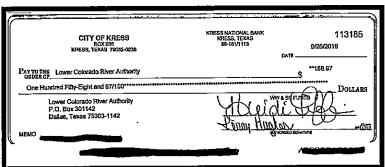
Acct #######, Check #113188, 10/1/2019, \$500.00



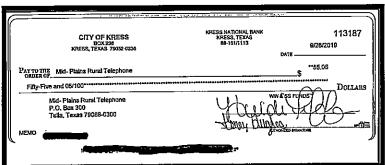
Acct #500000, Check #113190, 10/7/2019, \$295.50



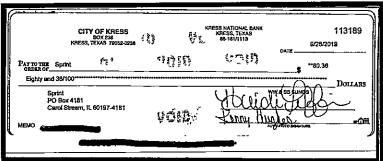
Acct #\$255729 Check #113181, 10/1/2019, \$15.70



Acct #200713 Check #113185, 10/2/2019, \$158.97



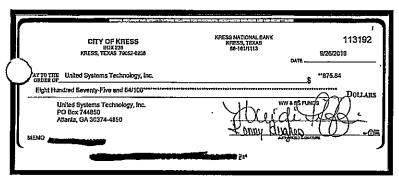
Acct ###### Check #113187, 10/3/2019, \$55.06



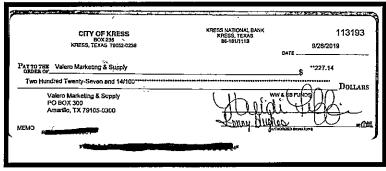
Acct #666512, Check #113189, 10/4/2019, \$80.36

CITY OF KRESS SCX 298 KRESS, TEXAS 79052-0235	KHES9 NATIONAL BANK KHESS, TEXAS BO-101/1113	113191 9/26/2019
PAYTOTHE TIME Health		\$ **654.38
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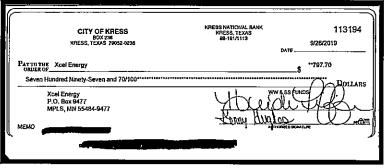
Acct # Check #113191, 10/2/2019, \$654.38



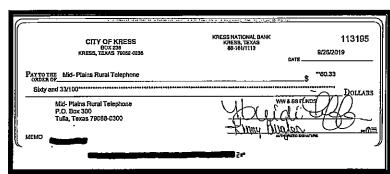
Acct #############, Check #113192, 10/3/2019, \$875.84



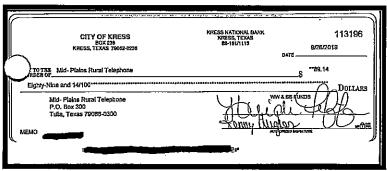
Acct #888889 Check #113193, 10/2/2019, \$227.14



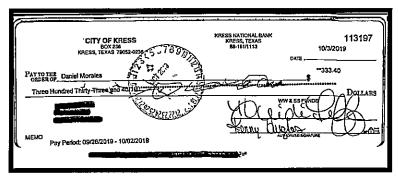
Acct ######, Check #113194, 10/2/2019, \$797.70



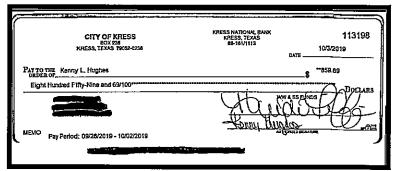
Acct #2017 Check #113195, 10/3/2019, \$60.33



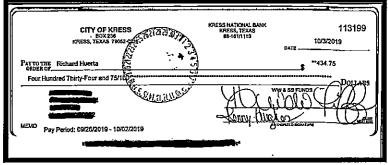
Acct ### Check #113196, 10/2/2019, \$89.14



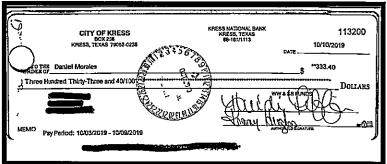
Acct #6000000 Check #113197, 10/3/2019, \$333.40



Acct#20002, Check #113198, 10/4/2019, \$859.69



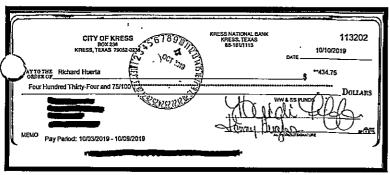
Acct#\$20052, Check#113199, 10/3/2019, \$434.75



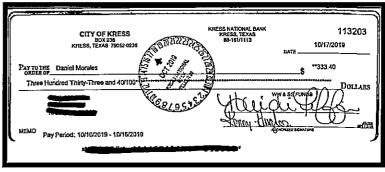
Acct #\$66666, Check #113200, 10/10/2019, \$333.40

CITY OF KRESS BOX 238 KRESS, TEXAS 79052-0238	Kress National Bank Kress, Exas 88-161/1113	113201 10/10/2019
PAYTO THE Kenny L. Hughes		\$ 859.69
Eight Hundred Fifty-Nine and 69/100******	***************************************	DOLLARS
	Steeler	s runds _ ()
MEMO Pay Period: 10/03/2019 - 10/09/2019	Tramy Miga	D SEGMETURE 20

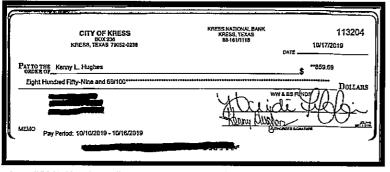
Acct #\$ Check #113201, 10/10/2019, \$859.69



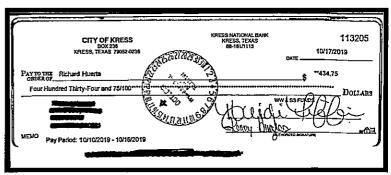
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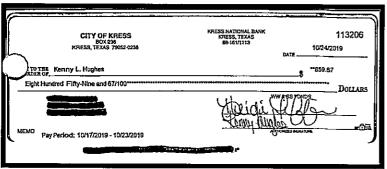
Acct #600012, Check #113203, 10/17/2019, \$333.40



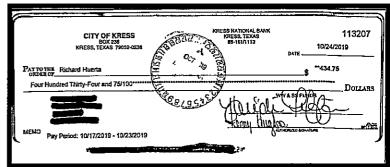
Acct ######, Check #113204, 10/17/2019, \$859.69



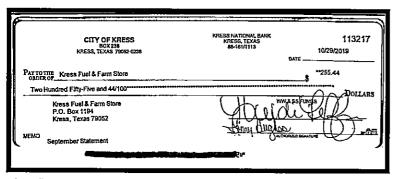
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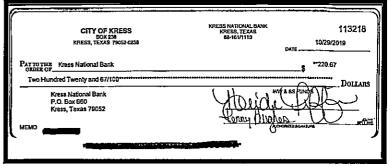
Acct #200000, Check #113206, 10/24/2019, \$859.67



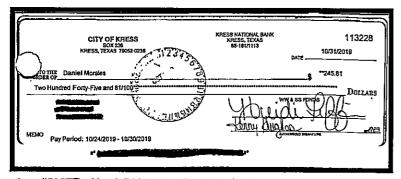
Acct #200000, Check #113207, 10/24/2019, \$434.75



Acct #500510, Check #113217, 10/31/2019, \$255.44



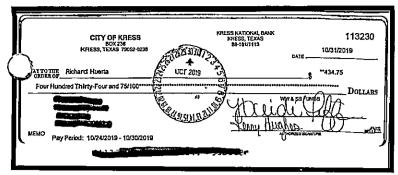
Acct ###### Check #113218, 10/31/2019, \$220.67



Acct #5 Check #113228, 10/30/2019, \$245.81

CITY OF KRESS BOX 230 KRESS, TEXAS 79052-0238	KRESS NATIONAL BANK KRESS, TEXAS 88-161/1113	113229 10/31/2019
PAY TO THE Kenny L. Hughes		\$ **859.69
Eight Hundred Fifty-Nine and 69/100***********************************	++++++++++++++++++++++++++++++++++++++	Dollars
	Huidi	THE -
MEMO Pay Period: 10/24/2019 - 10/30/2019		20 SONATURE
Pay Period: 10/24/2019 - 10/30/2019		

Acct #113229, 10/31/2019, \$859.69



Acct #113230, 10/30/2019, \$434.75