





**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  
 WW & SS FUNDS  
 BOX 236  
 KRESS TX 79052-0000

**MEMBER FDIC**

INTEREST RECEIVED TO DATE	CUSTOMER NUMBER		
INTEREST TO DATE	FROM DATE	TO DATE	
	09/30	10/31/2019	
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
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%	

ACCOUNT	PREVIOUS BALANCE	TOTAL DEBITS		TOTAL CREDITS		FEE	CLOSING BALANCE	ENCL
		NUM	AMOUNT	NUM	AMOUNT			
CHECKING	20,075.00	35	14,226.03	13	13,352.65		19,201.62	41

## HOW TO RECONCILE YOUR CHECKING ACCOUNT

### CHECKS OUTSTANDING

NUMBER	AMOUNT
TOTAL CHECKS OUTSTANDING	

**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

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



CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-161/1113

113180

DATE 9/26/2019

PAY TO THE ORDER OF DPC Industries Inc \$ \*\*60.00

Sixty and 00/100 DOLLARS

DPC Industries Inc  
P.O. Box 301023  
Dallas, Texas 75303-1023

MEMO

WW & SS FUNDS  
Heidi Pelt  
Tony Hughes

Acct # [REDACTED], Check #113180, 10/2/2019, \$60.00

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-161/1113

113181

DATE 9/26/2019

PAY TO THE ORDER OF Hillard \$ \*\*15.70

Fifteen and 70/100 DOLLARS

Hillard  
P.O. Box 52510  
Midland, Texas 79710-2510

MEMO

WW & SS FUNDS  
Heidi Pelt  
Tony Hughes

Acct # [REDACTED], Check #113181, 10/1/2019, \$15.70

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-161/1113

113184

DATE 9/26/2019

PAY TO THE ORDER OF Lighthouse Electric Cooperative Inc. \$ \*\*672.23

Six Hundred Seventy-Two and 23/100 DOLLARS

Lighthouse Electric Cooperative Inc.  
P.O. Box 600  
Floydada, Texas 79235-0600

MEMO

WW & SS FUNDS  
Heidi Pelt  
Tony Hughes

Acct # [REDACTED], Check #113184, 10/1/2019, \$672.23

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-161/1113

113185

DATE 9/26/2019

PAY TO THE ORDER OF Lower Colorado River Authority \$ \*\*158.97

One Hundred Fifty-Eight and 97/100 DOLLARS

Lower Colorado River Authority  
P.O. Box 301142  
Dallas, Texas 75303-1142

MEMO

WW & SS FUNDS  
Heidi Pelt  
Tony Hughes

Acct # [REDACTED], Check #113185, 10/2/2019, \$158.97

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-161/1113

113186

DATE 9/26/2019

PAY TO THE ORDER OF McDonald Trading Post \$ \*\*19.50

Nineteen and 50/100 DOLLARS

McDonald Trading Post  
1401 S. Columbia  
Plainview, Texas 79072

MEMO

WW & SS FUNDS  
Heidi Pelt  
Tony Hughes

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

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-161/1113

113187

DATE 9/26/2019

PAY TO THE ORDER OF Mid-Plains Rural Telephone \$ \*\*55.06

Fifty-Five and 06/100 DOLLARS

Mid-Plains Rural Telephone  
P.O. Box 300  
Tulla, Texas 79088-0300

MEMO

WW & SS FUNDS  
Heidi Pelt  
Tony Hughes

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

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-161/1113

113188

DATE 9/26/2019

PAY TO THE ORDER OF Parkhill Smith & Cooper \$ \*\*500.00

Five Hundred and 00/100 DOLLARS

Parkhill Smith & Cooper  
4222 85th Street  
Lubbock, Texas 79423

MEMO

WW & SS FUNDS  
Heidi Pelt  
Tony Hughes

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

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-161/1113

113189

DATE 9/26/2019

PAY TO THE ORDER OF Sprint \$ \*\*80.36

Eighty and 36/100 DOLLARS

Sprint  
PO Box 4181  
Carol Stream, IL 60197-4181

MEMO

WW & SS FUNDS  
Heidi Pelt  
Tony Hughes

Acct # [REDACTED], Check #113189, 10/4/2019, \$80.36

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-161/1113

113190

DATE 9/26/2019

PAY TO THE ORDER OF Texas Municipal League \$ \*\*295.50

Two Hundred Ninety-Five and 50/100 DOLLARS

Texas Municipal League  
1821 Rutherford Lane, Ste 400  
Austin, Texas 78754

MEMO

WW & SS FUNDS  
Heidi Pelt  
Tony Hughes

Acct # [REDACTED], Check #113190, 10/7/2019, \$295.50

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-161/1113

113191

DATE 9/26/2019

PAY TO THE ORDER OF TML Health \$ \*\*654.38

Six Hundred Fifty-Four and 38/100 DOLLARS

TML Health  
PO Box 732791  
Dallas, TX 75373-2791

MEMO

WW & SS FUNDS  
Heidi Pelt  
Tony Hughes

Acct # [REDACTED], Check #113191, 10/2/2019, \$654.38

CITY OF KRESS BOX 238 KRESS, TEXAS 79052-0238  
KRESS NATIONAL BANK KRESS, TEXAS 88-161/1113 113192  
DATE 9/26/2019

PAY TO THE ORDER OF United Systems Technology, Inc. \$ \*\*875.84  
Eight Hundred Seventy-Five and 84/100 DOLLARS

United Systems Technology, Inc.  
PO Box 744850  
Atlanta, GA 30374-4850

MEMO [REDACTED]

WW & SS FUNDS  
Tony Hughes

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

CITY OF KRESS BOX 238 KRESS, TEXAS 79052-0238  
KRESS NATIONAL BANK KRESS, TEXAS 88-161/1113 113193  
DATE 9/26/2019

PAY TO THE ORDER OF Valero Marketing & Supply \$ \*\*227.14  
Two Hundred Twenty-Seven and 14/100 DOLLARS

Valero Marketing & Supply  
PO BOX 300  
Amarillo, TX 79105-0300

MEMO [REDACTED]

WW & SS FUNDS  
Tony Hughes

Acct # [REDACTED], Check #113193, 10/2/2019, \$227.14

CITY OF KRESS BOX 238 KRESS, TEXAS 79052-0238  
KRESS NATIONAL BANK KRESS, TEXAS 88-161/1113 113194  
DATE 9/26/2019

PAY TO THE ORDER OF Xcel Energy \$ \*\*797.70  
Seven Hundred Ninety-Seven and 70/100 DOLLARS

Xcel Energy  
P.O. Box 9477  
MPLS, MN 55484-9477

MEMO [REDACTED]

WW & SS FUNDS  
Tony Hughes

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

CITY OF KRESS BOX 238 KRESS, TEXAS 79052-0238  
KRESS NATIONAL BANK KRESS, TEXAS 88-161/1113 113195  
DATE 9/26/2019

PAY TO THE ORDER OF Mid-Plains Rural Telephone \$ \*\*60.33  
Sixty and 33/100 DOLLARS

Mid-Plains Rural Telephone  
P.O. Box 300  
Tulia, Texas 79088-0300

MEMO [REDACTED]

WW & SS FUNDS  
Tony Hughes

Acct # [REDACTED], Check #113195, 10/3/2019, \$60.33

CITY OF KRESS BOX 238 KRESS, TEXAS 79052-0238  
KRESS NATIONAL BANK KRESS, TEXAS 88-161/1113 113196  
DATE 9/26/2019

PAY TO THE ORDER OF Mid-Plains Rural Telephone \$ \*\*89.14  
Eighty-Nine and 14/100 DOLLARS

Mid-Plains Rural Telephone  
P.O. Box 300  
Tulia, Texas 79088-0300

MEMO [REDACTED]

WW & SS FUNDS  
Tony Hughes

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

CITY OF KRESS BOX 238 KRESS, TEXAS 79052-0238  
KRESS NATIONAL BANK KRESS, TEXAS 88-161/1113 113197  
DATE 10/3/2019

PAY TO THE ORDER OF Daniel Morales \$ \*\*333.40  
Three Hundred Thirty-Three and 40/100 DOLLARS

MEMO Pay Period: 09/26/2019 - 10/02/2019

WW & SS FUNDS  
Tony Hughes

Acct # [REDACTED], Check #113197, 10/3/2019, \$333.40

CITY OF KRESS BOX 238 KRESS, TEXAS 79052-0238  
KRESS NATIONAL BANK KRESS, TEXAS 88-161/1113 113198  
DATE 10/3/2019

PAY TO THE ORDER OF Kenny L. Hughes \$ \*\*859.69  
Eight Hundred Fifty-Nine and 69/100 DOLLARS

MEMO Pay Period: 09/26/2019 - 10/02/2019

WW & SS FUNDS  
Tony Hughes

Acct # [REDACTED], Check #113198, 10/4/2019, \$859.69

CITY OF KRESS BOX 238 KRESS, TEXAS 79052-0238  
KRESS NATIONAL BANK KRESS, TEXAS 88-161/1113 113199  
DATE 10/3/2019

PAY TO THE ORDER OF Richard Huerta \$ \*\*434.75  
Four Hundred Thirty-Four and 75/100 DOLLARS

MEMO Pay Period: 09/26/2019 - 10/02/2019

WW & SS FUNDS  
Tony Hughes

Acct # [REDACTED], Check #113199, 10/3/2019, \$434.75

CITY OF KRESS BOX 238 KRESS, TEXAS 79052-0238  
KRESS NATIONAL BANK KRESS, TEXAS 88-161/1113 113200  
DATE 10/10/2019

PAY TO THE ORDER OF Daniel Morales \$ \*\*333.40  
Three Hundred Thirty-Three and 40/100 DOLLARS

MEMO Pay Period: 10/03/2019 - 10/09/2019

WW & SS FUNDS  
Tony Hughes

Acct # [REDACTED], Check #113200, 10/10/2019, \$333.40

CITY OF KRESS BOX 238 KRESS, TEXAS 79052-0238  
KRESS NATIONAL BANK KRESS, TEXAS 88-161/1113 113201  
DATE 10/10/2019

PAY TO THE ORDER OF Kenny L. Hughes \$ \*\*859.69  
Eight Hundred Fifty-Nine and 69/100 DOLLARS

MEMO Pay Period: 10/03/2019 - 10/09/2019

WW & SS FUNDS  
Tony Hughes

Acct # [REDACTED], Check #113201, 10/10/2019, \$859.69

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-161/1113

113202

DATE 10/10/2019

PAY TO THE ORDER OF Richard Huerta \$ \*\*434.75

Four Hundred Thirty-Four and 75/100 DOLLARS

MEMO Pay Period: 10/03/2019 - 10/09/2019

WW & SS FUNDS  
Heidi P. Hughes  
Kenny Hughes

Acct # [REDACTED], Check #113202, 10/10/2019, \$434.75

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-161/1113

113203

DATE 10/17/2019

PAY TO THE ORDER OF Daniel Morales \$ \*\*333.40

Three Hundred Thirty-Three and 40/100 DOLLARS

MEMO Pay Period: 10/10/2019 - 10/16/2019

WW & SS FUNDS  
Heidi P. Hughes  
Kenny Hughes

Acct # [REDACTED], Check #113203, 10/17/2019, \$333.40

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-161/1113

113204

DATE 10/17/2019

PAY TO THE ORDER OF Kenny L. Hughes \$ \*\*859.69

Eight Hundred Fifty-Nine and 69/100 DOLLARS

MEMO Pay Period: 10/10/2019 - 10/16/2019

WW & SS FUNDS  
Heidi P. Hughes  
Kenny Hughes

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

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-161/1113

113205

DATE 10/17/2019

PAY TO THE ORDER OF Richard Huerta \$ \*\*434.75

Four Hundred Thirty-Four and 75/100 DOLLARS

MEMO Pay Period: 10/10/2019 - 10/16/2019

WW & SS FUNDS  
Heidi P. Hughes  
Kenny Hughes

Acct # [REDACTED], Check #113205, 10/16/2019, \$434.75

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-161/1113

113206

DATE 10/24/2019

PAY TO THE ORDER OF Kenny L. Hughes \$ \*\*859.67

Eight Hundred Fifty-Nine and 67/100 DOLLARS

MEMO Pay Period: 10/17/2019 - 10/23/2019

WW & SS FUNDS  
Heidi P. Hughes  
Kenny Hughes

Acct # [REDACTED], Check #113206, 10/24/2019, \$859.67

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-161/1113

113207

DATE 10/24/2019

PAY TO THE ORDER OF Richard Huerta \$ \*\*434.75

Four Hundred Thirty-Four and 75/100 DOLLARS

MEMO Pay Period: 10/17/2019 - 10/23/2019

WW & SS FUNDS  
Heidi P. Hughes  
Kenny Hughes

Acct # [REDACTED], Check #113207, 10/24/2019, \$434.75

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-161/1113

113217

DATE 10/29/2019

PAY TO THE ORDER OF Kress Fuel & Farm Store \$ \*\*255.44

Two Hundred Fifty-Five and 44/100 DOLLARS

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

MEMO September Statement

WW & SS FUNDS  
Heidi P. Hughes  
Kenny Hughes

Acct # [REDACTED], Check #113217, 10/31/2019, \$255.44

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-161/1113

113218

DATE 10/29/2019

PAY TO THE ORDER OF Kress National Bank \$ \*\*220.67

Two Hundred Twenty and 67/100 DOLLARS

Kress National Bank  
P.O. Box 660  
Kress, Texas 79052

MEMO

WW & SS FUNDS  
Heidi P. Hughes  
Kenny Hughes

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

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-161/1113

113228

DATE 10/31/2019

PAY TO THE ORDER OF Daniel Morales \$ \*\*245.81

Two Hundred Forty-Five and 81/100 DOLLARS

MEMO Pay Period: 10/24/2019 - 10/30/2019

WW & SS FUNDS  
Heidi P. Hughes  
Kenny Hughes

Acct # [REDACTED], Check #113228, 10/30/2019, \$245.81

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-161/1113

113229

DATE 10/31/2019

PAY TO THE ORDER OF Kenny L. Hughes \$ \*\*859.69

Eight Hundred Fifty-Nine and 69/100 DOLLARS

MEMO Pay Period: 10/24/2019 - 10/30/2019

WW & SS FUNDS  
Heidi P. Hughes  
Kenny Hughes

Acct # [REDACTED], Check #113229, 10/31/2019, \$859.69

<b>CITY OF KRESS</b> BOX 236 KRESS, TEXAS 79052-0236		<b>KRESS NATIONAL BANK</b> KRESS, TEXAS 88-194/1113	<b>113230</b>
PAY TO THE ORDER OF <u>Richard Huerta</u>		DATE <u>10/31/2019</u>	
Four Hundred Thirty-Four and 75/100		\$ <u>434.75</u>	DOLLARS
MEMO Pay Period: 10/24/2019 - 10/30/2019		<i>[Signature]</i> AUTHORIZED SIGNATURE	

Acct # [REDACTED] Check #113230, 10/30/2019, \$434.75