



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
	09/30	10/30/2020
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 *****# PREVIOUS BALANCE 22,315.24

Date	Debits / Credits	Description		
10/05	883.02	DEPOSIT		
10/05	1,058.72	DEPOSIT		
10/09	981.93	CPA STATE FISCAL	INV-PAYMTS	ACH DEPOSIT
10/14	897.64	DEPOSIT		
10/15	277.14	DEPOSIT		
10/15	590.96	DEPOSIT		
10/15	1,000.03	DEPOSIT		
10/23	7,557.00	TX DIV EMER MGMT	INV-PAYMTS	ACH DEPOSIT
10/30	.75	INTEREST		

NUMBERED CHECKS

#	Date.....	Amount	#	Date.....	Amount	#	Date.....	Amount
14430	10/05	136.22	14431	10/02	728.65	14432	10/05	750.00
14433	10/01	272.43	14434	10/05	194.30	14435	10/05	4,176.58
14436	10/08	67.02	14437	10/14	867.25	14438	10/05	88.50
14439	10/16	250.50	14440	10/07	183.13	14441	10/05	344.72
14442	10/01	803.00	14443	10/05	820.08	14444	10/05	41.36
14445	10/05	40.16	14446	10/05	41.36	14447	10/02	690.34
14448	10/19	46.18	14449	10/02	258.58	14450	10/09	473.00
14451	10/16	463.00	14453*	10/23	463.00			

DAILY BALANCE INFORMATION

Date.....	Balance	Date.....	Balance	Date.....	Balance
10/01	21,239.81	10/02	19,562.24	10/05	14,870.70
10/07	14,687.57	10/08	14,620.55	10/09	15,129.48
10/14	15,159.87	10/15	17,028.00	10/16	16,314.50
10/19	16,268.32	10/23	23,362.32	10/30	23,363.07

INTEREST EARNED ✓ \$.75
DAYS IN PERIOD 30
ANNUAL PERCENTAGE YIELD EARNED .05%

ACCOUNT	PREVIOUS BALANCE	TOTAL DEBITS		TOTAL CREDITS		FEE	CLOSING BALANCE	ENCL
		NUM	AMOUNT	NUM	AMOUNT			
CHECKING	22,315.24	23	12,199.36	9	13,247.19		23,363.07	29

HOW TO RECONCILE YOUR CHECKING ACCOUNT

CHECKS OUTSTANDING

[illegible]

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.

**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.

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.

CHECKING DEPOSIT

DEPOSITED WITH

KRESS NATIONAL BANK
Post Office Box 660
Kress, Texas 79052

CITY OF KRESS
General Fund

DATE 10-5-20

AMOUNT \$ 883.02

LESS CASH

TOTAL DEPOSIT

Acct # [REDACTED] Credit, 10/5/2020, \$883.02

CHECKING DEPOSIT

DEPOSITED WITH

KRESS NATIONAL BANK
Post Office Box 660
Kress, Texas 79052

CITY OF KRESS
General Fund

DATE 10-5-20

AMOUNT \$ 1,058.72

LESS CASH

TOTAL DEPOSIT

Acct # [REDACTED] Credit, 10/5/2020, \$1,058.72

CHECKING DEPOSIT

DEPOSITED WITH

KRESS NATIONAL BANK
Post Office Box 660
Kress, Texas 79052

CITY OF KRESS
General Fund

DATE 10-14-20

AMOUNT \$ 897.64

LESS CASH

TOTAL DEPOSIT

Acct # [REDACTED] Credit, 10/14/2020, \$897.64

CHECKING DEPOSIT

DEPOSITED WITH

KRESS NATIONAL BANK
Post Office Box 660
Kress, Texas 79052

CITY OF KRESS
General Fund

DATE 10-15-20

AMOUNT \$ 277.14

LESS CASH

TOTAL DEPOSIT

Acct # [REDACTED] Credit, 10/15/2020, \$277.14

CHECKING DEPOSIT

DEPOSITED WITH

KRESS NATIONAL BANK
Post Office Box 660
Kress, Texas 79052

CITY OF KRESS
General Fund

DATE 10-15-20

AMOUNT \$ 590.96

LESS CASH

TOTAL DEPOSIT

Acct # [REDACTED] Credit, 10/15/2020, \$590.96

CHECKING DEPOSIT

DEPOSITED WITH

KRESS NATIONAL BANK
Post Office Box 660
Kress, Texas 79052

CITY OF KRESS
General Fund

DATE 10-15-20

AMOUNT \$ 1,000.03

LESS CASH

TOTAL DEPOSIT

Acct # [REDACTED] Credit, 10/15/2020, \$1,000.03

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

14430

DATE 9/28/2020

PAY TO THE ORDER OF Atmos Energy

One Hundred Thirty-Six and 22/100

ATMOS ENERGY
P.O. Box 790311
St. Louis, MO 63179-0311

GENERAL FUND

MEMO [REDACTED]

Acct # [REDACTED] Check #14430, 10/5/2020, \$136.22

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

14431

DATE 9/28/2020

PAY TO THE ORDER OF Deere Credit, INC

Seven Hundred Twenty-Eight and 65/100

DEERE CREDIT, INC
PO Box 650215
Dallas, TX 75265-0215

GENERAL FUND

MEMO [REDACTED]

Acct # [REDACTED] Check #14431, 10/2/2020, \$728.65

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

14432

DATE 9/28/2020

PAY TO THE ORDER OF Kress Fire Dept.

Seven Hundred Fifty and 00/100

KRESS FIRE DEPT
P.O. Box 48
Kress, Texas 79052

GENERAL FUND

MEMO [REDACTED]

Acct # [REDACTED] Check #14432, 10/5/2020, \$750.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

14433

DATE 9/28/2020

PAY TO THE ORDER OF Kress Fuel & Farm Store

Two Hundred Seventy-Two and 43/100

KRESS FUEL & FARM STORE
P.O. Box 1194
Kress, Texas 79052

GENERAL FUND

MEMO August Statement

Acct # [REDACTED] Check #14433, 10/1/2020, \$272.43

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

14434

DATE 9/28/2020

PAY TO THE ORDER OF Mid-Plains Rural Telephone \$**194.30

One Hundred Ninety-Four and 30/100 DOLLARS

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

MEMO [REDACTED]

Heidi [Signature]
Kenny [Signature]

Acct # [REDACTED], Check #14434, 10/5/2020, \$194.30

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

14435

DATE 9/28/2020

PAY TO THE ORDER OF South Plains Waste Service, Inc \$**4,176.58

Four Thousand One Hundred Seventy-Six and 58/100 DOLLARS

South Plains Waste Service, Inc
P.O. Box 485
Oton, Texas 79064-0485

MEMO [REDACTED]

Heidi [Signature]
Kenny [Signature]

Acct # [REDACTED], Check #14435, 10/5/2020, \$4,176.58

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

14436

DATE 9/28/2020

PAY TO THE ORDER OF Sprint \$**67.02

Sixty-Seven and 02/100 DOLLARS

Sprint
PO Box 4181
Carol Stream, IL 60197-4181

MEMO [REDACTED]

Heidi [Signature]
Kenny [Signature]

Acct # [REDACTED], Check #14436, 10/8/2020, \$67.02

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

14437

DATE 9/28/2020

PAY TO THE ORDER OF Swisher County Appraisal District \$**867.25

Eight Hundred Sixty-Seven and 25/100 DOLLARS

Swisher County Appraisal District
P.O. Box 8
Tulsa, Texas 79052-0236

MEMO [REDACTED]

Heidi [Signature]
Kenny [Signature]

Acct # [REDACTED], Check #14437, 10/14/2020, \$867.25

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

14438

DATE 9/28/2020

PAY TO THE ORDER OF Swisher Tire-Kress \$**88.50

Eighty-Eight and 50/100 DOLLARS

Swisher Tire-Kress
PO Box 434
Tulsa, TX 79088

MEMO August Statement

Heidi [Signature]
Kenny [Signature]

Acct # [REDACTED], Check #14438, 10/5/2020, \$88.50

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

14439

DATE 9/28/2020

PAY TO THE ORDER OF Tricia Speed \$**250.50

Two Hundred Fifty and 50/100 DOLLARS

Tricia Speed
Swisher County Treasurer
119 S Maxwell, Room 204
Tulsa, TX 79088

MEMO [REDACTED]

Heidi [Signature]
Kenny [Signature]

Acct # [REDACTED], Check #14439, 10/16/2020, \$250.50

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

14440

DATE 9/28/2020

PAY TO THE ORDER OF WEX Bank \$**183.13

One Hundred Eighty-Three and 13/100 DOLLARS

WEX Bank
PO BOX 4337
Carol Stream, IL 60197-4337

MEMO [REDACTED]

Heidi [Signature]
Kenny [Signature]

Acct # [REDACTED], Check #14440, 10/7/2020, \$183.13

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

14441

DATE 9/28/2020

PAY TO THE ORDER OF Xcel Energy \$**344.72

Three Hundred Forty-Four and 72/100 DOLLARS

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

MEMO [REDACTED]

Heidi [Signature]
Kenny [Signature]

Acct # [REDACTED], Check #14441, 10/5/2020, \$344.72

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

14442

DATE 9/28/2020

PAY TO THE ORDER OF Yellowhouse Machinery Co. \$**803.00

Eight Hundred Three and 00/100 DOLLARS

Yellowhouse Machinery Co.
PO Box 31388
Amarillo, TX 79120

MEMO [REDACTED]

Heidi [Signature]
Kenny [Signature]

Acct # [REDACTED], Check #14442, 10/1/2020, \$803.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

14443

DATE 9/28/2020

PAY TO THE ORDER OF Xcel Energy \$**820.08

Eight Hundred Twenty and 08/100 DOLLARS

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

MEMO [REDACTED]

Heidi [Signature]
Kenny [Signature]

Acct # [REDACTED], Check #14443, 10/5/2020, \$820.08

ORIGINAL CHECK/DEPOSIT SLIP MUST BE ATTACHED TO ALL DEPOSITS. ALL INFORMATION ON THIS SLIP IS FOR THE USE OF THE BANK AND IS NOT TO BE REPRODUCED OR TRANSMITTED IN ANY FORM OR BY ANY MEANS, ELECTRONIC OR MECHANICAL, INCLUDING PHOTOCOPYING, RECORDING, OR BY ANY INFORMATION STORAGE AND RETRIEVAL SYSTEM.

CITY OF KRESS
BOX 238
KRESS, TEXAS 78052-0238

KRESS NATIONAL BANK
KRESS, TEXAS
561-5171115

14444

DATE 9/28/2020

TO THE ORDER OF Xcel Energy

Forty-One and 35/100

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

GENERAL FUND

141.36

DOLLARS

MEMO

Acct # [REDACTED], Check #14444, 10/5/2020, \$41.36

ORIGINAL DOCUMENT HAS SECURITY FEATURES INCLUDING VOID MULTICOLOR BACKGROUND IMITATIONS, VOID SECURITY WATERMARK, VOID SECURITY PATTERN

14445

CITY OF KRESS
BOX 236
KRESS, TEXAS 78052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
95-5771115

DATE 9/28/2020

PAY TO THE ORDER OF Xcel Energy \$ 40.16

Forty and 16/100

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

GENERAL FUND

MEMO

Acct # [REDACTED], Check #14445, 10/5/2020, \$40.16

ORIGINAL DOCUMENT HAS SECURITY FEATURES INCLUDING MICROFILM, MICROPRINT, MICROLITH, MICROMARK, AND A 3-STAR SECURITY PAPER

14446

CITY OF KRESS
BOX 235
KRESS, TEXAS 79052-0235

KRESS NATIONAL BANK
KRESS, TEXAS
98191113

DATE 9/28/2020

PAY TO THE ORDER OF Xcel Energy

Forty-One and 35/100

41.36

DOLLARS

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

Harold J. [Signature]
Harold J. [Signature]
UNRECORDED SIGNATURE

MEMO

Acct # [REDACTED] Check #14446, 10/5/2020, \$41.36

ORIGINAL DOCUMENT HAS SECURITY FEATURES INCLUDING MICROPRINTING, SECURITY PAPER, SIGNATURE LINE AND VOID COPY FEATURE

CITY OF KRESS
BOX 238
KRESS, TEXAS 79052-0238

KRESS NATIONAL BANK
KRESS, TEXAS
00-101/1113

14447

DATE 10/1/2020

PAY TO THE ORDER OF Heidi Tulin

AMOUNT \$ **690.34

Six Hundred Ninety and 34/100 DOLLARS

GENERAL FUND

MEMO Pay Period: 09/24/2020 - 09/30/2020

Acct # [REDACTED], Check #14447, 10/2/2020, \$690.34

14448

CITY OF KRESS
BOX 236
KRESS, TEXAS 79652-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-1817113

10/1/2020

DATE

TO THE ORDER OF Amparo Becerra

Forty-Six and 18/100

46.18

DOLLARS

GENERAL FUND

MEMO

Pay Period: 09/01/2020 - 09/30/2020

Acct # [REDACTED], Check #14448, 10/19/2020, \$46.18

ORIGINAL DOCUMENT HAS SECURITY FEATURES INCLUDING VOID PAYMENT, MICR-PRINTED SECURITY LINE AND METALLIC FIBER

14449

CITY OF KRESS
BOX 238
KRESS, TEXAS 79052-0238

KRESS NATIONAL BANK
KRESS, TEXAS
86-1817113

DATE 10/1/2020

PAY TO THE ORDER OF Heidi Tiffin

\$\$\$258.58

Two Hundred Fifty Eight and 58/100

DOLLARS

GENERAL FUND

MEMO

Pay Period: 09/01/2020 - 09/30/2020

Acct # [REDACTED] Check #14449, 10/2/2020, \$258.58

ORIGINAL DOCUMENT HAS SECURITY FILLS (FILLS INCLUDING VOID AND VOIDABLE, MICR PATTERN, MICR LINE AND SECURITY FILLS)

CITY OF KRESS
BOX 230
KRESS, TEXAS 79032-0238

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/113

11450

10/8/2020

DATE

PAY TO THE ORDER OF Held Title \$ 473.00

Four Hundred Seventy-Three and 00/100

GENERAL FUND

DAUGHTER

LARRY DAUGHTER

MEMO

Pay Period: 10/01/2020 - 10/07/2020

Acct # [REDACTED] Check #14450, 10/9/2020, \$473.00

ORIGINAL DOCUMENT HAS SECURITY FEATURES INCLUDING MICRO PARTICLES AND MICROMETER SIZING AND 4-TH EMBossed SECURITY PAPER

14451


CITY OF KRESS
BOX 238
KRESS, TEXAS 77052-0238

KRESS NATIONAL BANK
KRESS, TEXAS
86-1817113

DATE 10/15/2020

PAY TO THE ORDER OF Heidi Timin \$ **483.00


Four Hundred Sixty-Three and 00/100 ***** DOLLARS

 GENERAL FUND

Heidi Timin
Donny Hughes

MEMO

Pay Period: 10/08/2020 - 10/14/2020



Acct # [REDACTED] Check #14451, 10/16/2020, \$463.00

ORIGINAL DOCUMENT HAS SECURITY FEATURES AND VOIDING PROHIBITED. INTEGRATED SECURITY & SECURITY FEATURES

CITY OF KRESS
BOX 258
KRESS, TEXAS 79052-0258

KRESS NATIONAL BANK
KRESS, TEXAS
85-101/113

14453

DATE 10/22/2020

TO THE ORDER OF Held Tiffin \$ 463.00

Four Hundred Sixty-Three and 00/100

GENERAL FUND

Handwritten signature: Tony Hughes

MEMO Pay Period: 10/15/2020 - 10/21/2020

Acct # [REDACTED] Check #14453, 10/23/2020, \$463.00