

# 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

\* \* HOLD STATEMENT \* \*

INTEREST EARNED

ANNUAL PERCENTAGE YIELD EARNED

DAYS IN PERIOD

TX 79052-0236

INTEREST RECEIVED TO DATE	CUSTOMER NUMBER						
INTEREST TO DATE	FROM DATE TO DATE						
	09/30 10/30/2020						
SSN	PAGE						

Please examine your statement at once; and report any discrepancy within ten days, iSee reverse side for important information. \*\*\*\*\* NOW - WAIVE CHECKING \*\*\*\*\* PREVIOUS BALANCE 22,315.24 Description Date Debits / Credits 10/05 883.02 DEPOSIT 1,058.72 DEPOSIT 10/05 INV-PAYMTS ACH DEPOSIT 10/09 981.93 CPA STATE FISCAL 897.64 DEPOSIT 10/14 10/15 . 277.14 DEPOSIT 10/15 590.96 DEPOSIT 10/15 1,000.03 DEPOSIT INV-PAYMTS ACH DEPOSIT 10/23 7,557.00 TX DIV EMER MGMT .75 INTEREST 1/30 NUMBERED CHECKS # Date.....Amount Date.....Amount Date.....Amount 14430 10/05 14432 10/05 750.00 136.22 14431 10/02 728.65 4,176.58 272.43 14434 10/05 194.30 14435 10/05 14433 10/01 14437 10/14 14438 10/05 88.50 14436 10/08 67.02 867.25 14440 10/07 14441 10/05 344.72 183.13 14439 10/16 250.50 14444 10/05 41.36 14442 10/01 803.00 14443 10/05 820.08 41.36 14447 10/02 690.34 14445 10/05 40.16 14446 10/05 14450 10/09 473.00 14448 10/19 14449 10/02 258.58 46.18 463.00 14451 10/16 463.00 14453\*10/23 DAILY BALANCE INFORMATION Date.....Balance Date.....Balance Date.....Balance 19,562.24 10/05 14,870.70 10/01 21,239.81 10/02 15,129.48 14,620.55 10/09 14,687.57 10/08 10/07 17,028.00 16,314.50 10/14 10/16 15,159.87 10/15 10/30 23,363.07 23,362.32 10/19 16,268.32 10/23

ACCOUNT	PREVIOUS BÂLÂNCE	TOTAL DEBITS		TOTAL CREDITS		FEE	CLOSING BALANCE	ENCL
		NUM	AMOUNT	NUM	AMOUNT	, L.L.		
:HECKING	22,315.24	23	12,199.36	9	13,247.19		23,363.07	29

\$.75

.05%

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#### HOW TO RECONCILE YOUR CHECKING ACCOUNT

CHECKS OUTSTANDING			ADD TO YOUR BALANCE ANY	CHECKBOOK				
) :NUMBER	AMOUNT	$\overline{}$	PROTECTION ADVANCES ON THI STATEMENT NOT ALREAD RECORDED IN YOUR CHECKBOOK.					
		-	SUBTRACT ANY LO LOAN CHARGES, CHARGES APPEAR STATEMENT FROM RECENT CHECKBOO	OR SERVICE RING ON THE YOUR MOST				
		<u> </u>	ARRANGE THE ENG BY CHECK NUMBER.	CODED CHECKS				
		<u> </u>	COMPARE THESE C YOUR CHECKBOOK.	HECKS AGAINST				
		-	6 SUBTRACT FROM YOUR CHECKBOOK BALANCE ANY CHECKS NOT PREVIOUSLY ENTERED BY YOU.					
			6 THE RESULTING BALANCE CURRENT CHECKBOOK AND SHOULD BE RECO YOUR CHECKBOOK.					
		7	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.					
		<u> </u>	COMPLETE THE FOR	HE FORM BELOW.				
				STATEMENT BALANCE				
				ADD ANY DEPOSITS MADE AFTER THE STATEMENT DATE				
TOTAL CHECKS OUTSTANDING				TOTAL OF ABOVE				
IF THE TOTAL DOES NOT AGREE WITH YOUR CHECKBOOK BALANCE, LOOK FOR ADDITION AND SUBTRACTION				LESS CHECKS OUTSTANDING				
FOR ADDITION AND SUBTRACTION ERRORS IN YOUR CHECKBOOK				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:**

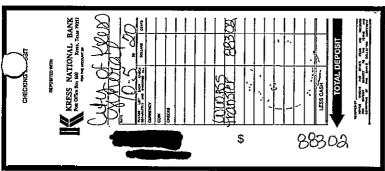
Send your inquiry in writing on a separate sheet so that the creditor receives it within 60 days after the bill was mailed to you. Your written inquiry must include:

- (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.

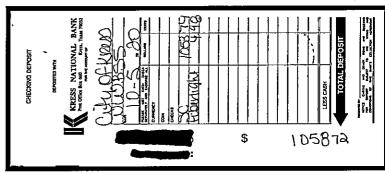
If you have authorized your creditor to automatically pay your bill from your checking or savings accounts, you can stop or reverse payment on any amount you think is wrong by mailing your notices so that the creditor receives it within 16 days after the bill was sent to

You 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.

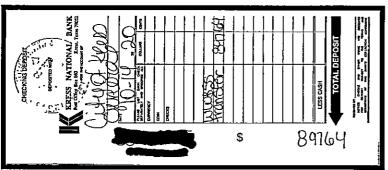
This is a summary of your rights; a full statement of your rights and the creditor's responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.



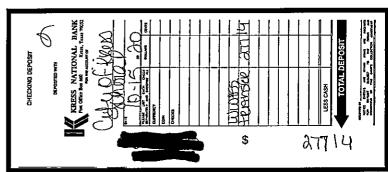
Acct : Credit, 10/5/2020, \$883.02



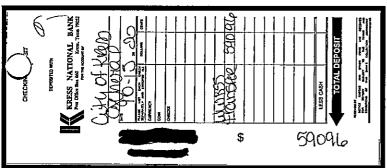
Acct ### Credit, 10/5/2020, \$1,058.72



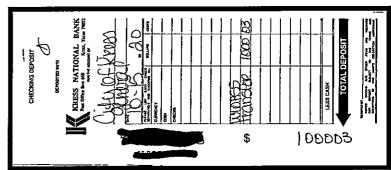
Acct Credit, 10/14/2020, \$897.64



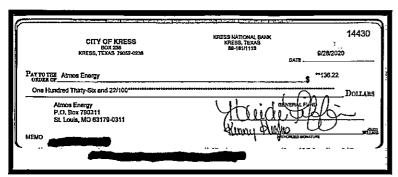
Acct Credit, 10/15/2020, \$277.14



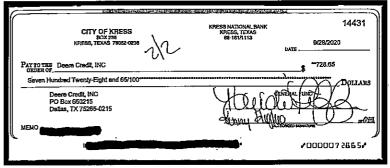
Acct #888 Credit, 10/15/2020, \$590.96



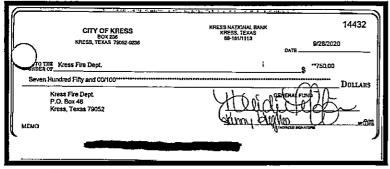
Acct #500055 Credit, 10/15/2020, \$1,000.03



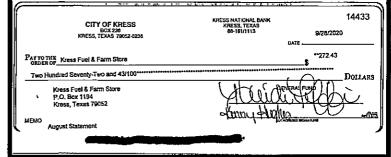
Acct #4430, 10/5/2020, \$136.22



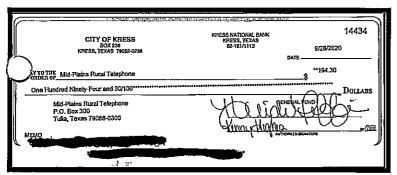
Acct ###667 Check #14431, 10/2/2020, \$728.65



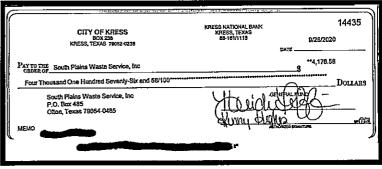
Acct # Check #14432, 10/5/2020, \$750.00



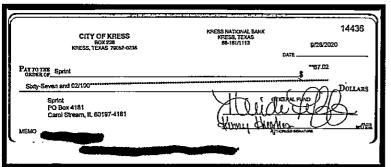
Acct (Check #14433, 10/1/2020, \$272.43



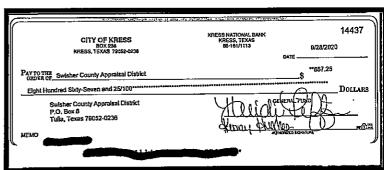
Acct : Check #14434, 10/5/2020, \$194.30



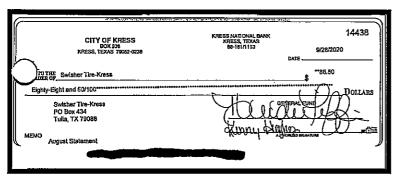
Acct # Check #14435, 10/5/2020, \$4,176.58



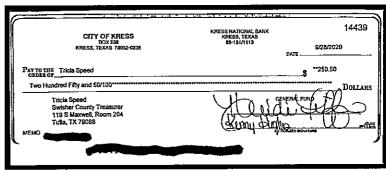
Acct ######Check #14436, 10/8/2020, \$67.02



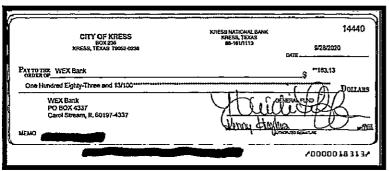
Acct # Check #14437, 10/14/2020, \$867.25



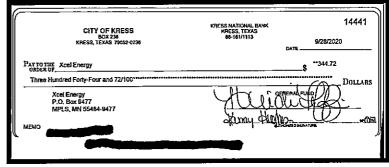
Acct Check #14438, 10/5/2020, \$88.50



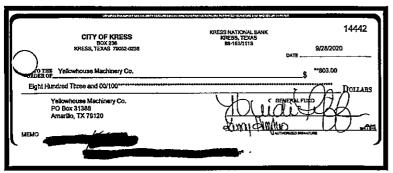
Acct ######## Check #14439, 10/16/2020, \$250.50



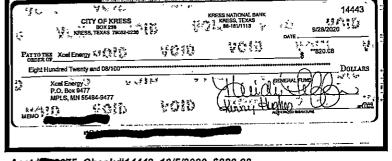
Acct Check #14440, 10/7/2020, \$183.13



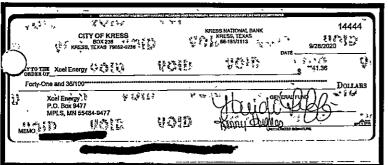
Acct # Check #14441, 10/5/2020, \$344.72



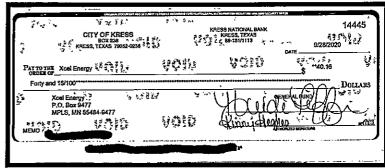
Acct # Check #14442, 10/1/2020, \$803.00



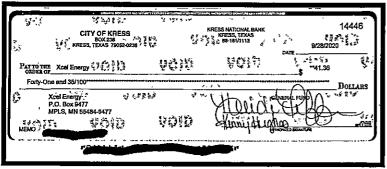
Acct #50000 Check #14443, 10/5/2020, \$820.08



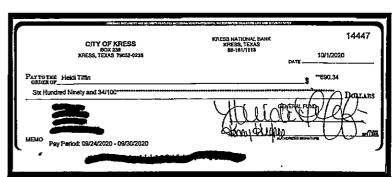
Acct #2000, Check #14444, 10/5/2020, \$41.36



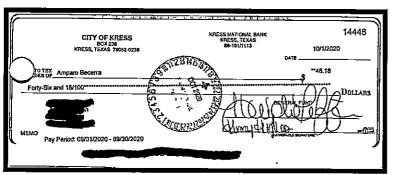
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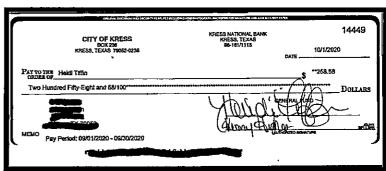
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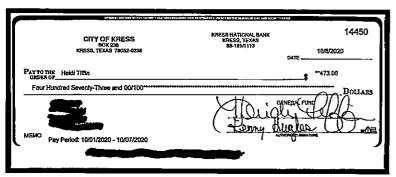
Acct ##4447, 10/2/2020, \$690.34



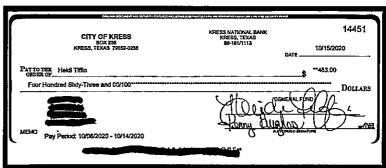
Acct #4448, 10/19/2020, \$46.18



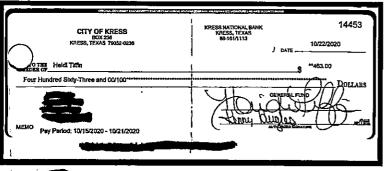
Acct # Check #14449, 10/2/2020, \$258.58



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



Acct #4451, 10/16/2020, \$463.00



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