



**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	10/29/2021	
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 20,096.80

Date	Debits / Credits	Description
10/04	1,175.72	DEPOSIT
10/04	1,330.05	DEPOSIT
10/04	170.41	UNITED SYSTE4245 ACH ACH81999 ACH DEPOSIT
10/08	291.23	UNITED SYSTE4245 ACH ACH82369 ACH DEPOSIT
10/15	1,918.56	DEPOSIT
10/22	773.46	DEPOSIT
10/22	835.45	DEPOSIT
10/22	899.00	DEPOSIT
10/22	945.16	DEPOSIT
10/22	1,066.71	DEPOSIT
10/22	1,083.05	DEPOSIT
10/22	2,902.59	DEPOSIT
10/25	662.50	LOAN PAYMENT 40782
10/29	.88	INTEREST

Rec 8/4/22

NUMBERED CHECKS

#	Date	Amount	#	Date	Amount	#	Date	Amount
114006	10/01	150.00	114020*	10/04	123.29	114021	10/07	860.69
114022	10/07	547.13	114023	10/08	647.57	114024	10/07	73.88
114025	10/14	860.69	114026	10/14	530.73	114027	10/18	647.56
114028	10/21	880.69	114029	10/21	463.16	114030	10/22	647.57
114031	10/27	150.00	114033*	10/28	463.16	114034	10/28	860.69
114042*	10/29	379.59	114050*	10/28	560.00			

DAILY BALANCE INFORMATION

Date	Balance	Date	Balance	Date	Balance
10/01	19,946.80	10/04	22,499.69	10/07	21,017.99
10/08	20,661.65	10/14	19,270.23	10/15	21,188.79
10/18	20,541.23	10/21	19,197.38	10/22	27,055.23
10/25	26,392.73	10/27	26,242.73	10/28	24,358.88
10/29	23,980.17				

ACCOUNT	PREVIOUS BALANCE	TOTAL DEBITS		TOTAL CREDITS		FEE	CLOSING BALANCE	ENCL
		NUM	AMOUNT	NUM	AMOUNT			



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BOX 236
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TX 79052-0000

MEMBER FDIC

INTEREST RECEIVED TO DATE	CUSTOMER NUMBER		
	[REDACTED]		
INTEREST TO DATE	FROM DATE	TO DATE	
	09/30	10/29/2021	
SSN		PAGE	2

Please examine your statement at once and report any discrepancy within ten days. See reverse side for important information.

INTEREST EARNED	\$.88
DAYS IN PERIOD	29
ANNUAL PERCENTAGE YIELD EARNED	.05%

ACCOUNT	PREVIOUS BALANCE	TOTAL DEBITS		TOTAL CREDITS		FEE	CLOSING BALANCE	ENCL
		NUM	AMOUNT	NUM	AMOUNT			
CHECKING	20,096.80	18	9,508.90	13	13,392.27		23,980.17	27

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.

**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

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 [REDACTED] Credit, 10/4/2021, \$1,175.72

Acct # [REDACTED] Credit, 10/15/2021, \$1,918.56

Acct # [REDACTED] Credit, 10/22/2021, \$835.45

Acct [REDACTED] Credit, 10/22/2021, \$945.16

Acct # [REDACTED], Credit, 10/22/2021, \$1,083.05

Acct: [REDACTED] Credit, 10/4/2021, \$1,330.05

Acct [REDACTED], Credit, 10/22/2021, \$773.46

Acct [REDACTED], Credit, 10/22/2021, \$899.00

Acct # [REDACTED] Credit, 10/22/2021, \$1,066.71

Acct # ~~50000000~~ Credit, 10/22/2021, \$2,902.59

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

114006

DATE 9/15/2021

PAY TO THE ORDER OF Konica Minolta Premier Finance

One Hundred Fifty and 00/100 \$150.00 DOLLARS

Konica Minolta Premier Finance
PO BOX 41802
Philadelphia, PA 19101-1802

MEMO [REDACTED]

Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED] Check #114006, 10/1/2021, \$150.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

114020

DATE 9/30/2021

PAY TO THE ORDER OF Benjamin Rojas

One Hundred Twenty-Three and 28/100 \$123.29 DOLLARS

[REDACTED]

MEMO Pay Period: 09/23/2021 - 09/29/2021

Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED] Check #114020, 10/4/2021, \$123.29

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

114021

DATE 10/7/2021

PAY TO THE ORDER OF Kenny L. Hughes

Eight Hundred Sixty and 69/100 \$860.69 DOLLARS

[REDACTED]

MEMO Pay Period: 09/30/2021 - 10/06/2021

Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED] Check #114021, 10/7/2021, \$860.69

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

114022

DATE 10/7/2021

PAY TO THE ORDER OF Daniel Morales

Five Hundred Forty-Seven and 13/100 \$547.13 DOLLARS

[REDACTED]

MEMO Pay Period: 09/30/2021 - 10/06/2021

Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED] Check #114022, 10/7/2021, \$547.13

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

114023

DATE 10/7/2021

PAY TO THE ORDER OF Benjamin Rojas

Six Hundred Forty-Seven and 57/100 \$647.57 DOLLARS

[REDACTED]

MEMO Pay Period: 09/30/2021 - 10/06/2021

Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED] Check #114023, 10/8/2021, \$647.57

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

114024

DATE 10/7/2021

PAY TO THE ORDER OF Christopher Morales

Seventy-Three and 88/100 \$73.88 DOLLARS

[REDACTED]

MEMO Pay Period: 10/07/2021 - 10/13/2021

Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED] Check #114024, 10/7/2021, \$73.88

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

114025

DATE 10/14/2021

PAY TO THE ORDER OF Kenny L. Hughes

Eight Hundred Sixty and 69/100 \$860.69 DOLLARS

[REDACTED]

MEMO Pay Period: 10/07/2021 - 10/13/2021

Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED] Check #114025, 10/14/2021, \$860.69

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

114026

DATE 10/14/2021

PAY TO THE ORDER OF Daniel Morales

Five Hundred Thirty and 73/100 \$530.73 DOLLARS

[REDACTED]

MEMO Pay Period: 10/07/2021 - 10/13/2021

Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED] Check #114026, 10/14/2021, \$530.73

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

114027

DATE 10/14/2021

PAY TO THE ORDER OF Benjamin Rojas

Six Hundred Forty-Seven and 56/100 \$647.56 DOLLARS

[REDACTED]

MEMO Pay Period: 10/07/2021 - 10/13/2021

Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED] Check #114027, 10/18/2021, \$647.56

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-161/1113

114028

DATE 10/21/2021

PAY TO THE ORDER OF Kenny L. Hughes

Eight Hundred Eighty and 69/100 \$880.69 DOLLARS

[REDACTED]

MEMO Pay Period: 10/14/2021 - 10/20/2021

Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED] Check #114028, 10/21/2021, \$880.69

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/1113

114029

DATE 10/21/2021

PAY TO THE ORDER OF Daniel Morales

Four Hundred Sixty-Three and 16/100

\$ **463.16

DOLLARS

MEMO Pay Period: 10/14/2021 - 10/20/2021

Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED], Check #114029, 10/21/2021, \$463.16

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/1113

114030

DATE 10/21/2021

PAY TO THE ORDER OF Benjamin Rojas

Six Hundred Forty-Seven and 57/100

\$ **647.57

DOLLARS

MEMO Pay Period: 10/14/2021 - 10/20/2021

Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED], Check #114030, 10/22/2021, \$647.57

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/1113

114031

DATE 10/28/2021

PAY TO THE ORDER OF Kathy Castilleja

One Hundred Fifty and 00/100

\$ **150.00

DOLLARS

MEMO Water Deposit Refund

Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED], Check #114031, 10/27/2021, \$150.00

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/1113

114033

DATE 10/28/2021

PAY TO THE ORDER OF Daniel Morales

Four Hundred Sixty-Three and 16/100

\$ **463.16

DOLLARS

MEMO Pay Period: 10/21/2021 - 10/27/2021

Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED], Check #114033, 10/28/2021, \$463.16

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/1113

114034

DATE 10/28/2021

PAY TO THE ORDER OF Kenny L. Hughes

Eight Hundred Sixty and 69/100

\$ **860.69

DOLLARS

MEMO Pay Period: 10/21/2021 - 10/27/2021

Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED], Check #114034, 10/28/2021, \$860.69

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/1113

114042

DATE 10/28/2021

PAY TO THE ORDER OF Kress Fuel & Farm Store

Three Hundred Seventy-Nine and 59/100

\$ **379.59

DOLLARS

MEMO September Statement

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

Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED], Check #114042, 10/29/2021, \$379.59

CITY OF KRESS
BOX 236
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK
KRESS, TEXAS
88-181/1113

114050

DATE 10/28/2021

PAY TO THE ORDER OF Daniel Morales

Five Hundred Sixty and 00/100

\$ **560.00

DOLLARS

MEMO sold vacation week back

Kenny Hughes
AUTHORIZED SIGNATURE

Acct # [REDACTED], Check #114050, 10/28/2021, \$560.00