



**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 KNOBT	
INTEREST TO DATE		FROM DATE	TO DATE
		08/31	09/30/2022
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 \*\*\*\*\*# 536512 PREVIOUS BALANCE 5,857.90

Date	Debits / Credits	Description
09/06	200.00	DEPOSIT
09/06	302.93	UNITED SYSTE4245 ACH ACH103341 ACH DEPOSIT
09/09	254.19	UNITED SYSTE4245 ACH ACH103778 ACH DEPOSIT
09/14	273.00	UNITED SYSTE4245 ACH ACH103836 ACH DEPOSIT
09/14	5,000.00	I/B TRANSFER FM 536075 Water transfer IB DEPOSIT
09/15	200.00	DEPOSIT
09/16	551.57	UNITED SYSTE4245 ACH ACH104103 ACH DEPOSIT
09/21	477.42	UNITED SYSTE4245 ACH ACH104232 ACH DEPOSIT
09/22	100.00	DEPOSIT
09/26	527.46	UNITED SYSTE4245 ACH ACH104533 ACH DEPOSIT
09/26	662.50	LOAN PAYMENT 40782
09/27	4,167.66	I/B TRANSFER FM 536075 Sewer income IB DEPOSIT
09/27	13,208.94	I/B TRANSFER FM 536075 Water transfer IB DEPOSIT
09/30	.22	INTEREST

### NUMBERED CHECKS

#	Date	Amount	#	Date	Amount	#	Date	Amount
114233	09/07	190.00	114234	09/01	650.00	114235	09/01	10.23
114237*	09/01	63.77	114238	09/01	354.40	114239	09/02	861.21
114240	09/12	450.55	114241	09/08	354.40	114242	09/09	858.99
114243	09/29	420.28	114244	09/13	200.00	114245	09/20	2,315.81
114246	09/21	767.50	114247	09/20	163.73	114248	09/15	420.28
114249	09/16	858.99	114250	09/30	858.99	114312*	09/13	97.79
114319*	09/06	2,183.87	114320	09/20	74.77			

### DAILY BALANCE INFORMATION

Date	Balance	Date	Balance	Date	Balance
09/01	4,779.50	09/02	3,918.29	09/06	2,237.35
09/07	2,047.35	09/08	1,692.95	09/09	1,088.15
09/12	637.60	09/13	339.81	09/14	5,612.81
09/15	5,392.53	09/16	5,085.11	09/20	2,530.80
09/21	2,240.72	09/22	2,340.72	09/26	2,205.68
09/27	19,582.28	09/29	19,162.00	09/30	18,303.23

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



**KRESS  
NATIONAL  
BANK**

*"A Good Bank to Grow With"*

PO BOX 660 KRESS, TX 79052

**STATEMENT OF ACCOUNT**

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CITY OF KRESS  
WW & SS FUNDS  
BOX 236  
KRESS

TX 79052-0000

**MEMBER FDIC**

INTEREST RECEIVED TO DATE	CUSTOMER NUMBER KNDK		
INTEREST TO DATE	FROM DATE	TO DATE	
	08/31	09/30/2022	
SSN		PAGE	2

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INTEREST EARNED	\$ .22
DAYS IN PERIOD	30
ANNUAL PERCENTAGE YIELD EARNED	.06%

ACCOUNT	PREVIOUS BALANCE	TOTAL DEBITS		TOTAL CREDITS		FEE	CLOSING BALANCE	ENCL
		NUM	AMOUNT	NUM	AMOUNT			
CHECKING	5,857.90	21	12,818.06	13	25,263.39		18,303.23	23

## 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**

**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.

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  
~~DISCLOSE~~ DISCLOSE 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.**

		<b>STATEMENT BALANCE</b>
		<b>ADD ANY DEPOSITS MADE AFTER THE STATEMENT DATE</b>
		<b>TOTAL OF ABOVE</b>
		<b>LESS CHECKS OUTSTANDING</b>
		<b>SHOULD EQUAL CHECKBOOK</b>

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 P.O. 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 15 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		KRESS NATIONAL BANK Post Office Box 444 Kress, Texas 79052	
DATE	9/6/22	AMOUNT	200.00
DEPOSITED WITH	City of Kress	LESS CASH	
TOTAL DEPOSIT		200.00	

Credit, 9/6/2022, \$200.00

CHECKING DEPOSIT		KRESS NATIONAL BANK Post Office Box 444 Kress, Texas 79052	
DATE	9/13/22	AMOUNT	200.00
DEPOSITED WITH	City of Kress	LESS CASH	
TOTAL DEPOSIT		200.00	

Credit, 9/15/2022, \$200.00

CHECKING DEPOSIT		KRESS NATIONAL BANK Post Office Box 444 Kress, Texas 79052	
DATE	9/21/22	AMOUNT	100.00
DEPOSITED WITH	City of Kress	LESS CASH	
TOTAL DEPOSIT		100.00	

Credit, 9/22/2022, \$100.00

CITY OF KRESS BOX 238 KRESS, TEXAS 79052-0238		KRESS NATIONAL BANK KRESS, TEXAS 88-181/1113		114233
DATE		8/25/2022		
PAY TO THE ORDER OF		Ana Lab Corp		**190.00
One Hundred Ninety and 00/100				DOLLARS
Ana Lab Corp 3306 State Highway 135 N Kilgore, Texas 75052		WV & SS FUNDS		
MEMO		PO882202-0554563		

Check #114233, 9/7/2022, \$190.00

CITY OF KRESS BOX 238 KRESS, TEXAS 79052-0238		KRESS NATIONAL BANK KRESS, TEXAS 88-181/1113		114234
DATE		8/25/2022		
PAY TO THE ORDER OF		Spot On Pumps		**650.00
Six Hundred Fifty and 00/100				DOLLARS
Spot On Pumps PO Box 405 Andrews, TX 79714		WV & SS FUNDS		
MEMO				

Check #114234, 9/1/2022, \$650.00

CITY OF KRESS BOX 238 KRESS, TEXAS 79052-0238		KRESS NATIONAL BANK KRESS, TEXAS 88-181/1113		114235
DATE		8/25/2022		
PAY TO THE ORDER OF		Hillard		**10.23
Ten and 23/100				DOLLARS
Hillard P.O. Box 52510 Midland, Texas 79710-2510		WV & SS FUNDS		
MEMO				

Check #114235, 9/1/2022, \$10.23

CITY OF KRESS BOX 238 KRESS, TEXAS 79052-0238		KRESS NATIONAL BANK KRESS, TEXAS 88-181/1113		114237
DATE		8/25/2022		
PAY TO THE ORDER OF		City of Tulla		**63.77
Sixty-Three and 77/100				DOLLARS
City of Tulla P.O. Box 847 Tulla, Texas 79086		WV & SS FUNDS		
MEMO				

Check #114237, 9/1/2022, \$63.77

CITY OF KRESS BOX 238 KRESS, TEXAS 79052-0238		KRESS NATIONAL BANK KRESS, TEXAS 88-181/1113		114238
DATE		8/30/2022		
PAY TO THE ORDER OF		Richard Huerta		**354.40
Three Hundred Fifty-Four and 40/100				DOLLARS
Pay Period: 08/19/2022 - 08/25/2022		WV & SS FUNDS		
MEMO				

Acc. .... Check #114238, 9/1/2022, \$354.40

CITY OF KRESS BOX 238 KRESS, TEXAS 79052-0238		KRESS NATIONAL BANK KRESS, TEXAS 88-181/1113		114239
DATE		8/30/2022		
PAY TO THE ORDER OF		Kenny L. Hughes		**861.21
Eight Hundred Sixty-One and 21/100				DOLLARS
Pay Period: 08/19/2022 - 08/25/2022		WV & SS FUNDS		
MEMO				

Check #114239, 9/2/2022, \$861.21

CITY OF KRESS BOX 238 KRESS, TEXAS 79052-0238		KRESS NATIONAL BANK KRESS, TEXAS 88-181/1113		114240
DATE		8/30/2022		
PAY TO THE ORDER OF		Western Industrial Supply, LLC		**450.55
Four Hundred Fifty and 55/100				DOLLARS
Dane Kapner Company, Inc. P.O. Box 710281 Denver, Co. 80271-0281		WV & SS FUNDS		
MEMO				

Check #114240, 9/12/2022, \$450.55

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

114241

DATE 9/8/2022

PAY TO THE ORDER OF Richard Huerta \$ 354.40

Three Hundred Fifty-Four and 40/100 DOLLARS

MEMO Pay Period: 08/26/2022 - 09/01/2022

John T. Huerta  
Anna DeLancey Buake

Check #114241, 9/8/2022, \$354.40

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

114242

DATE 9/8/2022

PAY TO THE ORDER OF Kenny L. Hughes \$ 858.99

Eight Hundred Fifty-Eight and 99/100 DOLLARS

MEMO Pay Period: 08/26/2022 - 09/01/2022

John T. Huerta  
Anna DeLancey Buake

Check #114242, 9/9/2022, \$858.99

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

114243

DATE 9/27/2022

PAY TO THE ORDER OF Richard Huerta \$ 420.28

Four Hundred Twenty and 28/100 DOLLARS

MEMO Pay Period: 08/16/2022 - 09/22/2022

John T. Huerta  
Anna DeLancey Buake

Check #114243, 9/29/2022, \$420.28

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

114244

DATE 9/8/2022

PAY TO THE ORDER OF Ashton Clark \$ 200.00

Two Hundred and 00/100 DOLLARS

MEMO deposit refund

Ashton Clark  
406 E Main  
Kress TX 79052

John T. Huerta  
Anna DeLancey Buake

Check #114244, 9/13/2022, \$200.00

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

114245

DATE 9/8/2022

PAY TO THE ORDER OF Mid-American Research Chemical \$ 2,315.81

Two Thousand Three Hundred Fifteen and 81/100 DOLLARS

MEMO

Mid-American Research Chemical  
P.O. Box 927  
Columbus, NE 68502-0927

John T. Huerta  
Anna DeLancey Buake

Check #114245, 9/20/2022, \$2,315.81

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

114246

DATE 9/8/2022

PAY TO THE ORDER OF Spot On Pumps \$ 767.50

Seven Hundred Sixty-Seven and 50/100 DOLLARS

MEMO

Spot On Pumps  
PO Box 405  
Andrews, TX 79714

John T. Huerta  
Anna DeLancey Buake

Check #114246, 9/21/2022, \$767.50

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

114247

DATE 9/8/2022

PAY TO THE ORDER OF Lower Colorado River Authority \$ 163.73

One Hundred Sixty-Three and 73/100 DOLLARS

MEMO 102787

Lower Colorado River Authority  
P.O. Box 301142  
Dallas, Texas 75033-1142

John T. Huerta  
Anna DeLancey Buake

Check #114247, 9/20/2022, \$163.73

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

114248

DATE 9/15/2022

PAY TO THE ORDER OF Richard Huerta \$ 420.28

Four Hundred Twenty and 28/100 DOLLARS

MEMO Pay Period: 08/02/2022 - 09/08/2022

John T. Huerta  
Anna DeLancey Buake

Check #114248, 9/15/2022, \$420.28

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

114249

DATE 9/15/2022

PAY TO THE ORDER OF Kenny L. Hughes \$ 858.99

Eight Hundred Fifty-Eight and 99/100 DOLLARS

MEMO Pay Period: 09/02/2022 - 09/08/2022

John T. Huerta  
Anna DeLancey Buake

Check #114249, 9/16/2022, \$858.99

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
88-181/113

114250

DATE 9/27/2022

PAY TO THE ORDER OF Kenny L. Hughes \$ 858.99

Eight Hundred Fifty-Eight and 99/100 DOLLARS

MEMO Pay Period: 09/18/2022 - 09/22/2022

John T. Huerta  
Anna DeLancey Buake

Check #114250, 9/30/2022, \$858.99

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
98-18/1113

114312

DATE 8/12/2022

PAY TO THE ORDER OF Chase Card Services \$ 97.79

Ninety-Seven and 79/100

Chase Card Services  
P.O. Box 94214  
Palatine, IL 60064-4014

MEMO

Check #114312, 9/13/2022, \$97.79

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
98-18/1113

114319

DATE 8/12/2022

PAY TO THE ORDER OF Mid-American Research Chemical \$ 2,183.87

Two Thousand One Hundred Eighty-Three and 87/100

Mid-American Research Chemical  
P.O. Box 627  
Columbus, NE 68602-0627

MEMO

Check #114319, 9/6/2022, \$2,183.87

CITY OF KRESS  
BOX 236  
KRESS, TEXAS 79052-0236

KRESS NATIONAL BANK  
KRESS, TEXAS  
98-18/1113

114320

DATE 8/12/2022

PAY TO THE ORDER OF Atmos Energy \$ 74.77

Seventy-Four and 77/100

Atmos Energy  
P.O. Box 740353  
St. Louis, MO 63274-0353  
Cincinnati, Ohio

MEMO

Check #114320, 9/20/2022, \$74.77