



6721 McPherson Road
P.O. Box 450269
Laredo, TX 78045
(956) 722-8333

MEMBER FDIC

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

[Texas Community Bank Home](#)

SERGIO MAIZ RIVERO

FOREIGN MAIL

Date 1/30/26
Primary Account
Enclosures

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1018007429

CHECKING ACCOUNT

TEXAS STAR MONEY MARKET		Number of Enclosures	0
Account Number	1018007429	Statement Dates	1/01/26 thru 2/01/26
Previous Balance	23,706.26	Days in the statement period	32
4 Deposits/Credits	4,567.16	Average Ledger	26,636.93
5 Checks/Debits	440.00	Average Collected	26,636.93
Service Charge	.00	Interest Earned	11.68
Interest Paid	11.68	Annual Percentage Yield Earned	0.50%
Current Balance	27,845.10	2026 Interest Paid	11.68

DEPOSITS AND ADDITIONS

Date	Description	Amount
1/05	FR 1010038398 TO 1018007429 BY:	1,297.70
1/07	FR 1010038299 TO 1018007429 BY:	1,117.55
1/07	Transfer from Sergio Mai z Hermos. to Sergio Mai z Ri vero	151.91
1/15	TRANSFER FROM DDA Acct No. 1010092494	2,000.00
2/01	INTEREST DEPOSIT	11.68

CHECKS AND WITHDRAWALS

Date	Description	Amount
1/06	Transfer from Sergio Mai z Ri vero to SMR Gastos Andre	400.00-
1/08	Transfer from Sergio Mai z Ri vero to PDC Capi tal	10.00-
1/08	Transfer from Sergio Mai z Ri vero to Mak Tradi ng	10.00-



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TEXAS STAR MONEY MARKET 1018007429 (Continued)

CHECKS AND WITHDRAWALS		
Date	Description	Amount
1/20	Transfer from Sergio Mai z Ri vero to Mak Tradi ng	10.00-
1/20	Transfer from Sergio Mai z Ri vero to Di st Mak	10.00-

DAILY BALANCE INFORMATION					
Date	Balance	Date	Balance	Date	Balance
1/01	23,706.26	1/07	25,873.42	1/20	27,833.42
1/05	25,003.96	1/08	25,853.42	2/01	27,845.10
1/06	24,603.96	1/15	27,853.42		

INTEREST RATE SUMMARY	
Date	Rate
12/31	0.500000%

Main Bank Number: (956) 722-8333 TCB iTalk (24/7): 1-844-842-7211
 NetTeller Online Banking: Visit us online at www.tx-communitybank.com
 Mobile Banking: Get the TX Community Bank app for your Android or iOS device

EXPLANATION OF BALANCE ON WHICH FINANCE CHARGE IS COMPUTED

We calculate the **FINANCE CHARGE** on your account by multiplying the daily balance of your account, including current transactions, by the daily periodic rate each day during the billing cycle. This gives us a daily finance charge. Then we add together each daily finance charge to derive a total **FINANCE CHARGE** for the billing cycle. To get the daily balance on which each daily finance charge is computed, we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and unpaid finance charges.

The “average daily balance” shown on the previous pages of this statement is for purposes of illustration only. To validate the amount of your finance charge, multiply the number of days in the billing cycle by the average daily balance shown, then multiply the product by the daily periodic rate.

*Note: If the statement closing date falls on a Friday or on any business day immediately prior to a non-business day, the number of days in the billing cycle will include the subsequent number of non-business days until the next business day, and the finance charge will continue to accrue. However, the number of days in the next billing cycle will not include any days included in the prior cycle.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Account Statement

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us at the address shown on the face of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information.

1. Your name and account number.
2. The dollar amount of the suspected error.
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you need more information about an electronic transfer appearing on this statement, or if you think your statement or receipt is wrong, please telephone or write us as soon as possible at the phone number or address designated on the first page of this statement. 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 transfer you are unsure about, and explain as clearly as you can why you believe there 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, we will recredit your account for the amount you think is in error; so that you will have use of the money during the time it takes us to complete our investigation. If you would like to confirm that an automatic deposit to your account has been made as scheduled, you may call us during normal business hours at the phone number designated on the first page of this statement.