ACCOUNT	MONTH	



800.377.6909 | 24/7 TELEPHONE BANKING: 800.640.3033

HOW TO BALANCE YOUR ACCOUNT

Account reconcilement principles are fairly simple. It is necessary to find items in your check book which the bank has not yet processed, and those on your bank statement but not yet in your checkbook. To your checkbook balance, add or subtract the outstanding bank statement items. The two totals should agree.

- Mark off (✓) each item against your checkbook.
 Those not marked will be outstanding items.
- Note any bank or other charges or automatic deposits on the statement, not in your checkbook.
- Fill in the following form for easy reconcilement.

(ATM/DEBIT CARD				
WITHDRAWALS, CHECKS)				
WRITTEN BUT NOT YET				
CHARGED TO YOUR ACCOUNT				
CHECK NO.	AMOUNT			
SUBTOTAL				

OUTSTANDING ITEMS

CHECKBOOK BALANCE	\$	CHECKING BALANCE (SHOWN ON THE STATEMENT)	\$
ADD ANY DEPOSITS INCLUDING AUTOMATIC DEPOSITS NOT YET ENTERED IN YOUR CHECKBOOK	+	ADD DEPOSITS OUTSTANDING NOT	-
(BE SURE TO ENTER THEM)	+	YET CREDITED TO YOUR ACCOUNT (INCLUDE ANY AUTOMATIC DEPOSITS	
SUBTOTAL	\$	EXPECTED, NOT YET CREDITED)	
SUBTRACT SERVICE CHARGE (HERE AND IN YOUR CHECKBOOK)	-	SUBTOTAL	\$
SUBTRACT ANY AUTOMATIC LOAN	-		
PAYMENTS OR OTHER AUTOMATIC CHARGES NOT YET ENTERED IN			
	-	SUBTRACT OUTSTANDING ITEMS (USE THE SUBTOTAL AMOUNT)	-
	-		-
CHARGES NOT YET ENTERED IN YOUR CHECKBOOK	- - - \$	(USE THE SUBTOTAL AMOUNT) SUBTRACT OUTSTANDING ITEMS	- - \$

NOTES: _				

ADJUSTED CHECKBOOK BALANCE AND ADJUSTED STATEMENT BALANCE SHOULD AGREE