ACCOUNT	MONTH



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 check book. 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/CHECK CARD					
WITHDRAWALS, CHECKS)					
WRITTEN BUT NOT YET					
CHARGED TO YOUR ACCOUNT					
CHECK NO.	AMOUNT				
SUBTOTAL					

OUTSTANDING ITEMS

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

NOTES:		 		

ADJUSTED CHECKBOOK BALANCE AND ADJUSTED STATEMENT BALANCE SHOULD AGREE