Balancing Your Checking Account

Use this form to reconcile your check register to your monthly statement.

1. Compare your statement with your check register

A. Check off the checks and other items that your statement shows as having been paid. Also, check off any deposits that your statement shows have been credited to your account.

B. Subtract from your check register balance any withdrawals from your account that appear in your statement but not in your register. Examples: ATM and debit card withdrawals, automatic drafts and transfers, fees, check printing charges, checks or other deductions.

C. Add in your check register any deposits or dividends that appear on your statement but not in your register.

2. List any outstanding checks and withdrawals

Use the form at the right to list all the checks you have written and any other withdrawals, including debit card and ATM transactions and automatic deductions, that are not shown on your statement. Total these items at the bottom.

3. Reconcile your statement with your check register

A. Enter the ending balance from your statement. $ _____ . ____

B. Add any deposits made after the statement closing date.

+ $ _____ . ____

+ $ _____ . ____

+ $ _____ . ____

C. Total of A + B. $ _____ . ____

D. Subtract the total of your outstanding checks and other withdrawals (from the list at the right). - $ _____ . ____

E. This amount should equal the balance in your check register. $ _____ . ____

4. Troubleshooting

If the final amount on Line E above does not match your check register balance, here are some suggestions to help you locate the difference.

- Subtract the amount on line E from your check register total to determine the amount of the difference you are looking for.
- Review each of the above steps, checking your addition and subtraction.
- Check your addition and subtraction in your check register.
- Compare the dollar amounts of checks, deposits and all other items listed on your statement with the amounts listed in your check register. Look for any discrepancies in the amounts. Look for items that your statement showed as having been paid, but you may have listed in the Outstanding Checks & Other Withdrawals form.

For recent transaction history, use Online Banking, Mobile Banking or call CFCU Phone Banking. If you have questions about any transactions or you need help, call Member Services or visit a branch.

Outstanding Checks & Other Withdrawals		
Check # or Description	Amount	
Total outstanding checks & withdrawals. Enter on Line D.		

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