

HOW TO RECONCILE YOUR ACCOUNT

STEP 1

Obtain your account register and check off the following items listed on your statement:

- | | |
|---------------------------|---|
| (1) Personal Checks | (5) Automatic Bill Payments |
| (2) Deposits Transactions | (6) Automatic Teller Machine Transactions |
| (3) Interest Payments | (7) Service Charges |
| (4) Automatic Transfers | (8) Finance Charges |

If any of the above items (1) thru (8) are on your statement but not in your checkbook account register, then verify that they are your items. If so, then record them in your account register and adjust your account register balance.

List and total all deposits and checks not checked off in your account register. This total will be used in Step 4.

STEP 2

STEP 3

DEPOSITS

CHECKS

Date	Amount		Number	Amount	
1.			1.		
2.			2.		
3.			3.		
4.			4.		
5.			5.		
6.			6.		
7.			7.		
8.			8.		
9.			9.		
Total			Total		

STEP 4

ENTER: Statement Current Balance \$ _____

ADD: Total Deposits From Step 2 \$ _____

SUB TOTAL: \$ _____

ENTER & SUBTRACT: \$ _____

Balance on Your Checkbook Account Register

TOTAL: (Should Be 0) \$ _____

IF THE TOTAL IS NOT ZERO, SEE STEP 5.

STEP 5

- Recheck steps 1 through 4.
- Compare the amount entered on your checks to the amount in your account register.
- Check for addition and subtraction errors.
- Check for deposits and checks not listed in steps 2 and 3.
- Compare the encoded amounts on your checks to the amounts written on your check.