

HOW TO BALANCE YOUR ACCOUNT (1 of 2)

Once a month, your bank will either email or mail you a statement. This will list all your transactions during that statement period. It is advisable to compare this with your own checkbook register to make sure the statement and register are both correct.

Step 1

- Enter all checks, deposits, and other automated teller card (ATM) transactions in your register.
- Record all automated deductions, debit card transactions and electronic bill payments in your register.
- **Record** and deduct service charges or other bank fees in your register.
- Add any interest earned shown on this statement to your register.

Step 2

Using the bank statement, mark in your register each check or other transaction that is listed on this statement.

Step 3

List any deposits or credits you have made that do not appear on this statement (see space provided below).

Step 4

List any checks you have written, debit card transactions, electronic payments and other deductions that do not appear on this statement (see space provided below).

| Date | Amount | Date | Check # Description | Amount |
|--------------|--------|------|-----------------------|--------|
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| Step 3 Total | | | Step 4 Total | |
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HOW TO BALANCE YOUR ACCOUNT (2 of 2)

BALANCING YOUR REGISTER TO THIS STATEMENT

| Step 5 | Enter the 'current balance' shown on your statement | \$ | |
|--------|---|----|--|
| | Add total from Step 3 | + | |
| | Subtotal | \$ | |
| | Subtract total from Step 4 | _ | |
| | This balance should equal your register balance. If it does not agree, see steps below. | \$ | |

If your account does not balance, review the following:

- Check all your addition and subtraction above and in your register.
- □ Make sure you remembered to subtract service charges listed on this statement and add any interest earned to your register.
- If your numbers still don't add up, you can call or visit your bank for help.