


figure D

 Safe & Secure Financial INSTITUTION IN YOUR COMMUNITY			
Meadow Street Branch Hometown, State 12333			
Your Name Your Address Hometown, State 12345		Account Number: 873 9047 Statement Covers: 05-01 to 05-31	
Summary			
Total Deposits	2,348.20	Beginning Balance	41.88
Total Payments/Withdrawals	2,046.77	Ending Balance	343.31
Minimum Cost/Minimum Activity Checking			
	Date	Description	Amount
Deposits	05-03	Customer Deposit	1,134.10
	05-15	Customer Deposit	1,134.10
	05-27	Customer Deposit	80.00
Payments/Withdrawals	05-09	ATM Withdrawal	20.00
	05-09	Web Pay-Royal Insurance	214.25
	05-20	Web Pay-Home Town Electric	65.50
	05-29	Auto Pymt-Student Lending Corp	225.00
	05-30	Service Charge	6.00
	05-04	Check 121	47.70
	05-07	Check 122	224.85
	05-09	Check 123	100.25
	05-12	Check 124	58.20
	05-13	Check 125	171.92
	05-20	Check 126	317.60
	05-20	Check 127	67.90
	05-20	Check 128	465.00
05-29	POS Debit	62.60	

Step Three: Total your outstanding checks. The items in your register that do not have a tick mark beside them are items that have not been processed by the financial institution. They are said to be outstanding. Outstanding transactions can be ATM, debit/check card, online bill paying transactions, checks, or deposits not processed by the institution for the statement period.

Look in your register to find your outstanding checks. List and total them on the tally form below (figure E). Enter the total amount on Line 5 of the worksheet.

List Outstanding Transactions	
Date/Check Number/Transaction	Amount
Total (Enter on Line 5.)	

figure E

Step Four: Reconcile your statement with your register. Use the Balance Your Checking Account Register worksheet to make sure your records agree with your financial institution's. If Line 1 does not equal Line 6, your register is not in balance. Look for items on the statement you may have overlooked and check your math.

Balance Your Checking Account Register	
1. Review your statement for service charges and other transactions not recorded in your register. Bring your register up to date and enter your new balance here.	\$ _____
With the Bank's Records	
2. Enter ending balance from your statement.	\$ _____
3. Enter amount of any outstanding deposits.	\$ _____
4. Add line 2 plus line 3 and enter sum.	\$ _____
5. Enter the dollar amount of total outstanding checks/transactions.	\$ _____
6. Subtract line 5 from line 4. This figure should agree with your new register balance shown on line 1.	\$ _____

figure F