

THE FOLLOWING PROCEDURE IS FOR RECONCILING A CHECKING ACCOUNT ONLY.

STEP 1

Obtain your account register and check off the following items listed on your Checking account: 1) personal checks, 2) cash dispenser uses, 3) automatic transfers, and: 4) deposits. If any of the items are on your Checking account, but not in your account register, verify that they are your items and record them in your register. Adjust your register balance.

STEP 2

Enter each credit union charge against your Checking account into your register and adjust your register balance.

STEP 3

List and total all deposits recorded in your register but not on your Checking account. This total will be used in Step 5.

Date	Amount	
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
Total		

STEP 4

List and total all checks and other payments on your Checking account not checked off in your account register. This total will be used in Step 5 .

Number	Amount	
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
Total		

STEP 5

ENTER: Checking account balance \$ _____

ADD: Total deposits not on your Checking account, Step 3 \$ _____

SUBTOTAL: \$ _____

SUBTRACT: Total checks and other payments on your Checking account not checked off in your register, Step 4 \$ _____

SUBTOTAL: \$ _____

ENTER AND SUBTRACT: Balance on your register \$ _____

TOTAL: (Should be zero)
 IF THE TOTAL IS NOT ZERO, SEE STEP 6 \$ _____

STEP 6

Recheck Steps 1 thru 5
 Compare the amount entered on your Checking account to the amounts you entered in your account register. Check for addition and subtraction errors in your account register.