

## BALANCING YOUR CHECKBOOK

1. Reconcile your deposits. Make sure each deposit shown on the statement is recorded in your check register, especially if you have direct deposit. Also, make sure the statement shows every deposit that you made. Check off the deposits in our check register as you did for checks. (Any deposits made after the statement cutoff date will be the amount you use in #6 below when balancing).
2. Reconcile your checks. Determine if there are checks that haven't cleared the credit union. Check off each check on your check register that appears on your detailed monthly statement, making sure that the amount you recorded is the amount the credit union shows. (Any checks that are not checked off on your check register will be the amount that you use in #7 below when balancing).
3. Reconcile your ATM withdrawals and debit card purchases. Go through the same process with your ATM withdrawals or debit card purchases, checking off each transaction on the statement in your check register. If the statement shows transactions that aren't included in our check register, record them now. (Any transactions listed on your check register that are after the statement cutoff date will be the amount you use in #8 below when balancing).
4. Record monthly service charge. Check your statement for any other fees and record them in your checkbook register.
5. Write the ending balance shown on your statement.
6. Add the total amount of deposits outstanding (deposits made after the ending date of the statement).
7. Subtract the total of any checks still outstanding (checks you have written that do not appear on the statement.)
8. Subtract any ATM and/or debit card purchases still outstanding. (transactions made after the ending date of the statement).
9. This amount should equal the amount listed in your check register. If not, you will need to double check your transactions and possibly your math. If you are still having problems, you can go into any HFCU branch for assistance.

In summary:

+	HFCU Account Statement Ending Balance	\$
+	Deposits Outstanding	\$
-	Checks Outstanding	\$
-	ATM and Debit Card transactions outstanding	\$
=	Ending Balance in Check Register	\$