RECONCILING YOUR CHECKING ACCOUNT

DATE: _____

THIS STEP-BY-STEP WORKSHEET IS PROVIDED TO ASSIST YOU IN BALANCING YOUR CHECKBOOK:

1. **ENTER:** Ending Balance from your statement ..... _____
2. **ADD:** Any deposits not shown on your statement .....+ _____
3. **SUBTRACT:** Total of all outstanding checks—those you've written but not yet been listed in this or prior statements from the Bank .....– _____
4. **EQUALS:** Current **BALANCE OF ACCOUNT** ..... _____
5. **ENTER:** Current checkbook balance .....
6. **ADD:** Automatic deposits, Cash Reserve Advances, etc., if not previously entered .....+ _____
7. **SUBTRACT:** Monthly service charge, other bank charges and automatic deductions (payments) adjustments, if any, and if not previously deducted ....– _____
8. **EQUALS:** adjusted checkbook balance (should equal "Balance of Account" above) ..... _____

**LINES 4 AND 8 SHOULD AGREE*

DEPOSITS OUTSTANDING

NUMBER	AMOUNT	
TOTAL A		

CHECKS OUTSTANDING

NUMBER	AMOUNT	
TOTAL B		

ENTER TOTAL A ON LINE 2 AND TOTAL B ON LINE 3.

IF YOUR CHECKBOOK AND YOUR STATEMENT DO NOT BALANCE, IT MAY BE BECAUSE:

- The amount of each check and deposit on your statement is not identical to the amount entered in your checkbook.
- Your checkbook has addition or subtraction errors.
- All outstanding checks have not been listed.
- Deposits were made that do not appear on your statement.
- Checks have been written that were not recorded in your checkbook.
- You had checks deposited that were returned and not adjusted in your checkbook.
- Your reconciliation last month had differences which were not corrected.

PLUMAS BANK
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