Huntington

## Easy Steps for Balancing Your Checking Account

| | |
|---|---|
| **Checkbook Register Balance** | **(1)** |
| **Adjusted Checkbook Balance (Credits)** | **(2)** |
| **Adjusted Checkbook Balance (Debits)** | **(3)** |

| | |
|---|---|
| **Statement Ending Balance** | **(4)** |
| **Total of Unlisted Deposits** | **(5)** |
| **TOTAL** | **(6)** |
| **Total of Outstanding Check/Withdrawals** | **(7)** |
| **TOTAL** | **(8)** |
| **Checking Reserve Balance** | **(9)** |
| **Adjusted Account Balance** | **(10)** |

| **(5) Unlisted Deposits** | |
|---|---|
| **Date** | **Amount** |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| **Total** | $ |

**Write total on Line 5.**

| **(7) Outstanding Check/Withdrawals** | |
|---|---|
| **Check #** | **Amount** |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| **Total** | $ |

**Write total on Line 7.**

1. Enter your checkbook register balance.

2. In order to balance your checkbook register to your bank statement, first add any credits (+) such as deposits, interest or dividends, from both your Checking and Sweep accounts (if applicable) which are **NOT** already recorded in your checkbook register. Do not include Checking Reserve transfers. Write your new checkbook register balance on Line 2.

3. Now subtract any debits (-) such as checks, Debit Card transactions, ATM withdrawals and your fees for services, account maintenance or membership which are **NOT** already recorded in your checkbook register. Do not include Checking Reserve payments.

   If you have Checking Reserve, subtract the "Interest Charges" and "Fees", if applicable, located in the *Checking Reserve Summary* section on the *Checking Reserve Statement* page. If there has been no Checking Reserve activity or balance, you will not have a *Checking Reserve Statement* page. **Write your new checkbook register balance on Line 3.**

4. Enter the *Ending Balance* from the *Checking Account* and *Sweep Account* (if applicable) *Summary* section of your bank statement on Line 4.

5. In the box provided, list any deposits that you have made that are **NOT** listed on your bank statement. Write the total on Line 5. *Include cash advances or transfers from another account. Do not include Checking Reserve transfers.*

6. Add Line 4 and Line 5. Enter the total amount on Line 6.

7. In the box provided, list and total all checks and withdrawals including Debit Card transactions, ATM withdrawals, Bill Pay payments, automatic payments, and transfers from this account that are **NOT** listed on your bank statement. Write the total amount on Line 7.

8. Subtract Line 7 from Line 6. Enter the amount on Line 8.

9. **Non-Checking Reserve** customers enter zero on Line 9. **Checking Reserve customers** enter the amount shown as the Ending Balance on the *Checking Reserve* Statement page. *If there has been no Checking Reserve activity, you will not have a Checking Reserve Statement page.*

10. Subtract Line 9 from Line 8. Enter the amount on Line 10.

11. Compare your **Adjusted Account Balance** (Line 10) to your **Adjusted Checkbook Register Balance** (Line 3). They should be the same. If they are not the same, review the process. Some common checkbook register errors include addition, subtraction, and transposition errors.

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