# Reconciling Your Account

## For Checking Accounts

<table>
<thead>
<tr>
<th>Deposits Not Yet Credited</th>
<th>Checks Outstanding</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Date</strong></td>
<td><strong>Amount</strong></td>
</tr>
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<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$</strong></td>
</tr>
</tbody>
</table>

### Balancing Your Account

- **Ending balance shown on the statement**
- Add total deposits not yet credited (from above) +
- **Subtotal** =
- Subtract total checks outstanding (from above) –
- **Total** =
- Your check register balance
- Add interest (if applicable) +
- **Subtotal** =
- Subtract service fee (if applicable) –
- **Total (should match Total above)** =

## For Savings Accounts

### Balancing Your Account

- **Ending balance shown on the statement**
- Add total deposits not yet credited +
- **Subtotal** =
- Subtract withdrawals not yet deducted –
- **Total** =
- Your savings account balance
- Add interest (if applicable) +
- **Subtotal** =
- Subtract service fee (if applicable) –
- **Total (should match Total above)** =

We suggest that you retain your statements for your records.