

Having a checking account is a convenience, but it's also a big responsibility. Keeping your account in balance is a simple task - if you remember to keep good records.

### **Managing Your Checkbook**

Your checks come with a register for you to record all transactions that occur in your account. This includes checks you have written, all debit transactions, all withdrawals, all transfers, and all deposits. Write in your register the amount of each purchase or deposit immediately following the transaction and add or subtract it to your running total.

### **Keeping Things in Balance**

Every month you will receive a statement. You can choose to have your statement sent by regular mail or email. The statement will list:

- Your account balance (at the beginning and end of the month)
- All deposits, transfers, or withdrawals that you have made
- Checks that have been cashed
- Any fees that you may have incurred

Use your monthly statement, check register and the following steps to balance your checkbook.

#### **Step 1**

In your check register, place a checkmark in the appropriate box for each item that is on your statement. This includes checks, ATM transactions, debit card transactions, withdrawals and deposits.

#### **Step 2**

Record in your check register any transactions listed on your bank statement that were not recorded in your register. This may include ATM or debit transactions, bank fees, etc.

#### **Step 3**

Use the following format to balance, or reconcile, your checkbook.

- Write down the ending balance shown on your bank statement.
- Add the total amount of deposits made after the ending date on the bank statement (outstanding).
- Subtract the total of any checks, debit transactions, or withdrawals still outstanding (items that do not show up on your bank statement).

This amount should equal the amount listed in your check register. If not, you will need to check each of your transactions and make sure that your math is correct. To verify if a transaction has cleared between statements, log on to Online Account Access and view your account information. After making sure that you have all checks, fees, deposits,

withdrawals and ATM transactions recorded correctly and it still does not balance ...  
contact Pocatello Railroad FCU for assistance.