tech CU
TECHNOLOGY CREDIT UNION

Balance Your Checking Account Here

Some Tech CU Checking accounts are dividend-earning accounts. It is important that you reconcile your account each month to ensure that both your records and our records are accurate. If no errors are reported within 20 days, this statement will be considered correct. If you have a question regarding any item shown, please call Member Services at a number listed below.

STEP 1:
Enter previously unrecorded items into your checkbook

ADD to your checkbook balance:
- Dividends paid this month
- Automatic Deposit/Direct Payroll Deposits

SUBTRACT from your checkbook balance:
- ATM, point-of-sale (POS), and Call-24 withdrawals
- Automatic loan payment transfers
- Check recorder charges
- NSF charges/other Credit Union charges

STEP 2:
Compare your checkbook with the checking portion of this statement. Place a check ( ) in your checkbook and on the statement next to all items that match.

STEP 3:
If there are any items on the statement that are not checked, verify that they are your items, record them in your checkbook, check them off, and calculate the new balance in your checkbook.

STEP 4:
In the tables to the right, list all items in your checkbook that have not been checked off.

STEP 5:
To reconcile your account

ENTER: The ending checking balance from this statement.

ADD: Total outstanding deposits (from Step 4A)

SUBTRACT: Total outstanding checks (from Step 4B)

STEP 6:
If the total calculated in Step 5 does not agree with your checkbook balance, the following areas should be checked to locate the error(s):
- Have all differences from last month been corrected?
- Are all outstanding deposits and outstanding checks from last month shown on this month's statement? If not, you must include them in Step 4.
- Does the amount of each check and each deposit shown in your checkbook agree with the amount on the statement?
- Have all additions and subtractions in your checkbook been made accurately?

A	OUTSTANDING DEPOSITS Deposits made but not yet shown on the statement
Number	**Amount**
	$
Total	$

B	OUTSTANDING CHECKS & OTHER WITHDRAWALS Checks and other withdrawals written but not yet shown on the statement
Number	**Amount**
	$
Total	$

	$
+	$
Subtotal	$
-	$
Total	$

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