Santa Rosa County Federal Credit Union

HOW TO
RECONCILE YOUR CHECKING ACCOUNT

Check No.	Check Amount
Total	

Total Checks Outstanding
Transfer to Line 9.

Checkbook Balance	
1. List your checkbook balance.	
2. Add any deposits or other credits listed on the front of the statement, which you have not recorded in your checkbook (such as payroll credits or electronic transactions, etc.).	(+)
3. Subtotal	
4. Subtract any changes listed on the front of the statement, which you have not recorded (such as service charges, automatic transfers, electronic transactions, etc.).	(-)
5. Adjusted Checkbook Balance.	

This balance should agree with Line 10, below

Statement Balance	
6. List your current statement balance as shown on the front of the statement.	
7. Add deposits made, but not shown on the statement.	(+)
8. Subtotal	
9. Subtract "Total Checks Outstanding."	(-)
10. Adjusted Statement Balance.	

This balance should agree with Line 5, above