

## TO BALANCE YOUR ACCOUNT

Your statement shows all deposits, checks, service charges, penalties, electronic or preauthorized transfers processed between the date of your last statement and this statement. If the balance in your checkbook register does not equal the ending balance of your statement, please complete the following steps to ensure your account is in balance. If you have any questions please call 207-778-3339 or 800-287-0752.

### HOW TO BALANCE YOUR CHECKING ACCOUNT

#### CHECKBOOK

1. View all paid checks, listed in numerical order on your statement, and check them off against your checkbook.

2. Enter your current checkbook balance here:      \$ \_\_\_\_\_

3. MONEY IN - From your monthly statement enter **Interest** earned and any other **Credits** including your **Checking Reserve Advances** into YOUR CHECKBOOK and also here:


TOTAL +\$ \_\_\_\_\_

4. MONEY OUT - From your monthly statement enter any **Service Charges, Penalties, Electronic or Preauthorized Transfers** or **Checking Reserve payments** into YOUR CHECKBOOK and also here:


TOTAL -\$ \_\_\_\_\_

Starting with your current checkbook balance, add the **MONEY IN**. Then, subtract the **MONEY OUT** from that amount. This is your **Current Balance**.

CURRENT BALANCE \$ \_\_\_\_\_

#### STATEMENT

1. Enter Statement Balance:      \$ \_\_\_\_\_

2. Enter any **Deposits** from YOUR Checkbook which do not appear on this Statement:


TOTAL +\$ \_\_\_\_\_

3. Enter any outstanding **checks**:


TOTAL -\$ \_\_\_\_\_

4. Enter any **withdrawals** from YOUR CHECKBOOK which do not appear on this statement:


TOTAL -\$ \_\_\_\_\_

CURRENT BALANCE \$ \_\_\_\_\_



*Balances should agree*



#### **If the two numbers do not balance:**

- Check the amounts in the statement carefully against the amounts in your checkbook. Was something written down incorrectly?
- Check for debit card transactions or transfers between accounts that were not entered in your register.
- Check for bill pay or vendor payments you may have authorized as an automatic payment but not written down in your register.