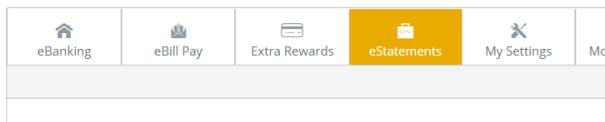


## How Do I Balance My Account?

Great question! Balancing your account (also known as **Reconciling**) is a terrific way to stay on top of your finances and helps you identify if you have any errors in your account.

### Step-by-Step Guide:

1. First, make sure you have your account statement ready. You may receive these in the mail each month or electronically in your email. If you don't have your statement and you use eBanking, you can find your latest statement under the 'eStatements' tab.



2. To start, first record the balance on your statement at the top of the form (attached).
3. Check all the deposits on the statement. Do they match what you have recorded? If you have a deposit recorded on your statement but not in your records, you'll need to make an adjustment to your records. If you show a deposit that the credit union has not included in your statement (for example, you may make a deposit on May 1st that is included in your records but your statement ended on April 30th so it was not included on the statement), you'll need to note that on the reconciliation form (marked 'ADD Recent Deposits'). Carry the new total down to the next line.
4. Now match up the checks, debit card transactions, or other withdrawals. Are there any missing from your check register or perhaps not yet recorded on your account statement (Outstanding Payments)? If you are missing payments from your records, make sure you deduct them from your records. If you have payments recorded in your checkbook register that have not yet been paid by the credit union, they will not be included on your account statement. There is a place on the left of the form to record any Outstanding Checks/Payments. Remember to include any fees or other charges that are present on your statement but are not recorded on your account register. Once you have noted all the Outstanding Items, total them and put the total on the line marked 'SUBTRACT Checks Outstanding' then subtract this from the line marked 'Total' above the 'Subtract' line.
5. The adjusted 'Balance' line should match your check register! If you are still having issues, please reach out to us at 586-276-3000 for assistance. We are always happy to help!

