

Account Reconciliation

Step 1

Obtain your account register and check off the following items listed on your Share Draft Account: (a) Personal drafts (b) ATM transactions (c) Automatic transfers (d) Deposits. If any of these items are on your Share Draft Account, but not on your account register, then verify that they are your items. If so, then record them in your account register, and adjust your register balance.

Step 2

Enter each credit union charge against your Share Draft Account into your register and adjust your register balance.

Step 3

List and total all deposits on your Share Draft Account not checked off in your account register. This total will be used in Step 5.

Date	Amount
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	

Step 4

List and total all drafts and payments on your Share Draft Account not checked off in your account register. This total will be used in Step 5.

Date	Amount
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
11	
12	
13	
14	
15	
16	
17	
18	

Step 5

ENTER: Share Draft Account Balance	\$ _____
ADD: Your total deposits not on your Share Draft Account. Step 3.	\$ _____
SUBTOTAL:	\$ _____
SUBTRACT: Total drafts and other payments on your Share Draft Account not checked off in your register. Step 4.	\$ _____
ENTER and SUBTRACT: Balance on your account register.	\$ _____
TOTAL: (Should be 0) If the total is not zero, see Step 6.	\$ _____

Step 6

Recheck Steps 1 thru 5.

Compare the amount entered on your Share Draft Account to the amounts you entered in your account register.

Check for addition and subtraction errors in your account register.