

Sample Account Statement

MEMBER STATEMENT

Your Credit Union
Anyplace USA

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Thomas B. Anderson
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Anywhere, USA 12345

Statement Closing
Date
September 30,
20XX

PREMIUM SHARE DRAFT ACCOUNT

Beginning Balance on August 30, 20XX	\$ 500.00
Deposits and other additions	+590.00
Checks paid and other subtractions	-122.88

Trans. Date	Description	Debits	Credits	New Balance
8/30	Beginning balance			500.00
9/01	Check No. 6801	55.63		
9/04	ACH: Payroll		235.00	
9/10	Check No. 6803	25.00		
9/17	ATM: Withdrawal S51491 6	15.50		
9/18	ACH: Payroll		355.00	
9/23	ACH: Energy Plus Utility	26.75		
9/30	Closing balance			

Checkbook Reconciling Practice

Would you like some practice reconciling your monthly statement with your checkbook register? While some people rank reconciling a checking account right up there with having a root canal, it's really not bad at all.

On the following pages, you'll find:

- A sample completed checkbook register
- A sample account statement
- A blank reconciliation work sheet
- The completed reconciliation work sheet (don't peek at the answers)

Print off these pages and either complete the reconciliation work sheet by hand or use the online [Checkbook Balancing Calculator](#).

Sample Completed Checkbook Register

ITEM NO.	DATE	TRANSACTION DESCRIPTION	SUBTRACTIONS AMOUNT OF PAYMENT		✓	FEE	ADDITIONS AMOUNT OF DEPOSIT		BALANCE	
									500	00
6801	9/1	Athletic Shoe Co. Running shoes	55	63						
✓	9/4	Work paycheck Direct deposit					235	00		
6802	9/6	Food 'n Shop Groceries	22	36						
6803	9/10	Credit Union Cash	25	00						
✓	9/17	ATM Cash	15	00		50				
✓	9/18	Work paycheck Direct deposit					355	00		
✓	9/23	Energy Plus Utility Electric bill autopay	26	75						
6804	9/28	Aria Dayson viola lessons	23	00						
✓	9/28	Best-Mart Refund check					35	50		
6805		SHOES	44	95						

Blank Reconciliation Work Sheet

CHECKING ACCOUNT RECONCILIATION		
OUTSTANDING CHECKS		
NUMBER	AMOUNT	
TOTAL		

ENDING BALANCE SHOWN ON THIS STATEMENT _____

PLUS DEPOSITS NOT SHOWN ON THIS STATEMENT _____

SUB-TOTAL _____

LESS TOTAL OUTSTANDING CHECKS _____

EQUALS ADJUSTED ENDING BALANCE _____

Adjusted ending balance shown above should agree with the balance shown in your checkbook register.

Note: Be sure to deduct any charges, fees, or withdrawals shown on your statement (but not in your checkbook register) that may apply to your account. Also, be sure to add any dividends or any deposits shown on your statement (but not in your checkbook register) that apply to your account.