

# Sample BANK Account Statement and Balancing

## Exercise

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| *1 THIS FIRST BANK* | | |
| ***FirstChoice Account*** | | |
| MANDARIN BRANCH  4444 THIS STREET  ANYTOWN, STATE 00000-0000  CUSTOMER SERVICE 24 HOURS A DAY, 888-000-0000 | | |
|  | | ACCOUNT |
| JOHN Q. CUSTOMER | | 12345-678910 |
| 1234 MAIN STREET | | STATEMENT PERIOD |
| ANYTOWN, STATE 00000-0000 | | 1-1-2000 TO 2-1-2000 |
|  | |  |
| THANK YOU FOR BANKING WITH THISFIRST | | |
| SUMMARY OF YOUR ACCOUNTS | |  |
| CHECKING | | SAVINGS |
| BEGINNING BALANCE | 500.000 |  |
| DEPOSITS | 538.68 |
| WITHDRAWALS | 629.73 |
| SERVICE CHARGES/FEES | 6.00 |
| ENDING BALANCE | 794.57 |
| MIN BAL ON 2-1-00 | 54.87 |
| CHECKING ACTIVITY | | |
| DEPOSITS  POSTED | AMOUNT | DESCRIPTION |
| 1-05 | 230.66 | DEPOSIT |
| 1-15 | 765.50 | DEPOSIT |
| WITHDRAWALS  CKNO | PAID | AMOUNT |
| 106 | 1-16 | 632.75 |
| 107 | 1-24 | 35.98 |
| 108 | 1-26 | 72.43 |
| POSTED | AMOUNT | DESCRIPTION |
| 1-21 | 40.00 | ATM WITHDRAWAL |
| 1-22 | 20.00 | ATM WITHDRAWAL |
| CHECKING SERVICES CHARGE AND FEE SUMMARY | | |
| AMOUNT | DESCRIPTION |  |
| 6.00 | MONTHLY SERVICE CHARGE | |

This is a sample checking account bank statement showing checks that have cleared the bank. Use this to practice the steps you will take to balance your checking account each month.

1. Open your bank statement and look for charges (other than checks) made against your account.
2. Subtract those charges from your checkbook register.
3. Remove your canceled checks from your statement and put them in order by check number.
4. Compare the amounts on the canceled checks and deposits with the amounts written in your checkbook register. Check off all canceled checks and deposits in the checkbook register.
5. Insert the last balance shown on your bank statement
6. Add deposits not credited to your account.
7. Deduct all checks that are outstanding (not checked off in your checkbook register, and therefore not yet charged to your account).
8. Your adjusted balance should agree with the balance in your checkbook register. If it doesn’t, check your addition and subtraction, then check to be sure you have entered all the numbers correctly.

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