



Valley Bank

OF HELENA

Division of Glacier Bank

(406) 495-2400 • 24 HOUR PHONE BANKING (406) 495-9255

OUTSTANDING ITEMS (ATM/CHECK CARD WITHDRAWALS, CHECKS) WRITTEN BUT NOT YET CHARGED TO YOUR ACCOUNT	
CHECK NO.	AMOUNT
SUBTOTAL	

HOW TO BALANCE YOUR ACCOUNT

Account reconciliation principles are fairly simple. It is necessary to find items in your check book which the bank has not yet processed, and those on your bank statement but not yet in your check book. To your checkbook balance, add or subtract the outstanding bank statement items. The two totals should agree.

- Mark off (✓) each item against your checkbook. Those not marked will be outstanding items.
- Note any bank or other charges or automatic deposits on the statement, not in your checkbook.
- Fill in the following form for easy reconciliation.

CHECKBOOK BALANCE	\$ _____
ADD ANY DEPOSITS INCLUDING AUTOMATIC DEPOSITS NOT YET ENTERED IN YOUR CHECKBOOK <i>(BE SURE TO ENTER THEM)</i>	+ _____ + _____ + _____
SUBTOTAL	\$ _____
SUBTRACT SERVICE CHARGE <i>(HERE AND IN YOUR CHECKBOOK)</i>	- _____
SUBTRACT ANY AUTOMATIC LOAN PAYMENTS OR OTHER AUTOMATIC CHARGES NOT YET ENTERED IN YOUR CHECKBOOK <i>(BE SURE TO SUBTRACT FROM CHECKBOOK)</i>	- _____ - _____ - _____
ADJUSTED CHECKBOOK BALANCE	\$ _____

CHECKING BALANCE <i>(SHOWN ON THE STATEMENT)</i>	\$ _____
ADD DEPOSITS OUTSTANDING NOT YET CREDITED TO YOUR ACCOUNT <i>(INCLUDE ANY AUTOMATIC DEPOSITS EXPECTED, NOT YET CREDITED)</i>	- _____ _____
SUBTOTAL	\$ _____
SUBTRACT OUTSTANDING ITEMS <i>(USE THE SUBTOTAL AMOUNT)</i>	- _____
SUBTRACT OUTSTANDING ITEMS <i>(USE THE SUBTOTAL AMOUNT)</i>	- _____
ADJUSTED STATEMENT BALANCE	\$ _____

ADJUSTED CHECKBOOK BALANCE AND ADJUSTED STATEMENT BALANCE SHOULD AGREE

NOTES: _____
