ACCOUNT _____ MONTH _____

Valley Bank
OF HELENA
Division of Glacier Bank

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

HOW TO BALANCE YOUR ACCOUNT

Account reconcilement 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 reconcilement.

OUTSTANDING ITEMS (ATM/CHECK CARD WITHDRAWALS, CHECKS) WRITTEN BUT NOT YET CHARGED TO YOUR ACCOUNT

CHECK NO.	AMOUNT
SUBTOTAL	

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

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

ADJUSTED CHECKBOOK BALANCE AND ADJUSTED STATEMENT BALANCE SHOULD AGREE

NOTES: _____

_____

_____

_____