

**SEMI-ANNUAL CHECKING ACCOUNT RECONCILEMENT**

BALANCING FOR THE NEXT SIX (6) MONTHS. ADDITIONAL FORMS ARE AVAILABLE AT ALL EFCU SERVICE CENTERS FOR YOUR CONVENIENCE.

PLEASE USE THIS FORM FOR YOUR MONTHLY CHECKING ACCOUNT

LIST CHECKS OUTSTANDING NOT CHARGED TO YOUR CHECKING ACCOUNT			
CHECK NUMBER	AMOUNT	CHECK NUMBER	AMOUNT
<b>TOTAL</b>			

PERIOD ENDING DATE ON YOUR STATEMENT

1. **SUBTRACT** FROM YOUR CHECK REGISTER ANY CHARGES LISTED ON YOUR CHECKING ACCOUNT STATEMENT WHICH YOU HAVE NOT PREVIOUSLY DEDUCTED FROM YOUR BALANCE. ALSO **ADD** ANY DIVIDEND.

2. <b>ENTER</b> CHECKING ACCOUNT BALANCE SHOWN ON YOUR STATEMENT HERE.	\$	
3. <b>ENTER</b> CHECKING ACCOUNT DEPOSITS MADE LATER THAN THE ENDING DATE ON YOUR STATEMENT.	+	\$
	+	\$
	+	\$
4. <b>SUBTOTAL</b> (2 PLUS 3)	\$	
5. IN YOUR CHECK REGISTER <b>CHECK OFF</b> ALL CHECKS PAID AND, IN AREA PROVIDED AT LEFT, <b>LIST</b> NUMBERS AND AMOUNTS OF ALL UNPAID CHECKS. <b>ENTER</b> TOTAL OF CHECKS OUTSTANDING HERE.	-	\$
6. <b>SUBTRACT</b> 5 FROM 4. THIS AMOUNT SHOULD EQUAL YOUR CHECK REGISTER BALANCE.	\$	

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<b>TOTAL</b>			

PERIOD ENDING DATE ON YOUR STATEMENT

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2. <b>ENTER</b> CHECKING ACCOUNT BALANCE SHOWN ON YOUR STATEMENT HERE.	\$	
3. <b>ENTER</b> CHECKING ACCOUNT DEPOSITS MADE LATER THAN THE ENDING DATE ON YOUR STATEMENT.	+	\$
	+	\$
	+	\$
4. <b>SUBTOTAL</b> (2 PLUS 3)	\$	
5. IN YOUR CHECK REGISTER <b>CHECK OFF</b> ALL CHECKS PAID AND, IN AREA PROVIDED AT LEFT, <b>LIST</b> NUMBERS AND AMOUNTS OF ALL UNPAID CHECKS. <b>ENTER</b> TOTAL OF CHECKS OUTSTANDING HERE.	-	\$
6. <b>SUBTRACT</b> 5 FROM 4. THIS AMOUNT SHOULD EQUAL YOUR CHECK REGISTER BALANCE.	\$	

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2. <b>ENTER</b> CHECKING ACCOUNT BALANCE SHOWN ON YOUR STATEMENT HERE.	\$	
3. <b>ENTER</b> CHECKING ACCOUNT DEPOSITS MADE LATER THAN THE ENDING DATE ON YOUR STATEMENT.	+	\$
	+	\$
	+	\$
4. <b>SUBTOTAL</b> (2 PLUS 3)	\$	
5. IN YOUR CHECK REGISTER <b>CHECK OFF</b> ALL CHECKS PAID AND, IN AREA PROVIDED AT LEFT, <b>LIST</b> NUMBERS AND AMOUNTS OF ALL UNPAID CHECKS. <b>ENTER</b> TOTAL OF CHECKS OUTSTANDING HERE.	-	\$
6. <b>SUBTRACT</b> 5 FROM 4. THIS AMOUNT SHOULD EQUAL YOUR CHECK REGISTER BALANCE.	\$	

**IF YOU DO NOT BALANCE**

VERIFY ADDITIONS AND SUBTRACTIONS ABOVE AND IN YOUR CHECK REGISTER, COMPARE THE DOLLAR AMOUNTS OF CHECKS AND DEPOSITS LISTED ON YOUR STATEMENT AND WITH THE AMOUNTS LISTED IN YOUR CHECK REGISTER.