Sea West Coast Guard Federal Credit Union

ACCOUNT WORKSHEET

TO BALANCE YOUR SEA WEST CHECKING ACCOUNT

STEP 1: In your checkbook, check off all deposits appearing on your statement. **Be sure to include any miscellaneous deposits such as ATM deposit, or SEA QUEST-24 transfers to your account.**

STEP 2: List here any deposits you made that do not show on your statement.

Date of Deposit	Amount
_____	_____
_____	_____
_____	_____
_____	_____
_____ **Total**	_____

Enter this total in STEP 6

STEP 3: In your checkbook, check off all checks and miscellaneous debits appearing on this statement. **Be sure to include ATM, SEA QUEST-24 transfers, withdrawals, and any transaction fees you may have been charged.**

STEP 4: List here any checks you have written, miscellaneous debits, and fees that **do not** show on your statement.

LIST CHECKS OUTSTANDING NOT CHARGED TO YOUR ACCOUNT

CHECK NUMBER	AMOUNT	CHECK NUMBER	AMOUNT
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
SUBTOTAL	_____	**SUBTOTAL**	_____
		GRAND TOTAL	_____

STEP 5: Enter the **ending** balance shown on your statement $ _____

STEP 6: Add Total deposits from **STEP 2:** + _____

Subtotal $ _____

STEP 7: Subtract total withdrawals from **STEP 4:** - _____

Adjusted Statement Balance: $_____

Use this worksheet is finish reconciling your account. Then **be sure** to write the following adjustments in your checkbook:

STEP 8: Enter your checkbook balance: $ _____

STEP 9: From your statement, add any dividends paid to your account + _____

Note: The Adjusted Statement Balance line should be the same as the Adjusted Checkbook Balance line

STEP 10: Subtract monthly service charges (if any) shown on this statement - _____

Adjusted Checkbook Balance: $ _____

IF YOUR ACCOUNT DOES NOT BALANCE…First check your addition and subtraction. If you need further assistance, call Sea West Member Services at 800-SEA WEST (800-732-9378) or (510) 568-4100.

(Your overdraft protection unpaid balance is the previous balance plus any advances less any payments or credits made to the account)