- 9. Routing number. This number helps the depositing institution identify the institution the check is coming from.
- **10. Your unique account number.** When the depositing institution sends the request to your institution for the withdrawal, this number identifies which account the money is coming from.
- 11. Check number. This is your check number displayed again.

Easy Steps for Balancing Your Personal Checking Account

- 1. Enter your checkbook register balance.
- In order to balance your checkbook register to your bank statement, first add any credits
 (+) such as deposits or interest which are not already recorded in your checkbook register.
 Do not include checking reserve transfers.
 Write your new checkbook balance on Line 2.
- Now subtract any debits (-) such as checks, debit card transactions, ATM withdrawals, and any other fees not recorded in your checkbook register. Do not include checking reserve payments.
- 4. Enter the ending balance from the Checking Account Summary section of your bank account on Line 4.
- 5. In the box provided, list any deposits you have made that are NOT listed on your bank statement. Write the total on Line 5. Be sure to include cash advances or transfers from another account. Do not include checking reserve transfers.
- 6. Add Line 4 and Line 5. Enter the total amount on Line 6.
- 7. In the box provided, list and total all checks and withdrawals including debit card transactions, ATM withdrawals, BillPay payments, automatic payments, and transfers from the account that are not listed on your statement. Write the total amount on Line 7.
- 8. Subtract Line 7 from Line 6. Enter the amount on Line 8.
- 9. Enter zero on line 9 if you do not use non-checking reserve. If you use checking reserve, enter the amount shown as the ending balance on the checking reserve statement page. If there has been no checking reserve activity, you will have no checking reserve statement page.
- 10. Subtract Line 9 from Line 8. Enter the amount on Line 10.
- 11. Compare your adjusted account balance (Line 10) to your adjusted checkbook register balance (Line 3). They should be the same. If they are not the same, review the process. Common checkbook errors include addition, subtraction, and transposition errors.

(5) Unlisted Deposits	
Date	Amount
	\$
	\$
	\$
	\$
	\$

Checkbook Register Balance	(1)	
Adjusted Checkbook Balance (Credits)		
Adjusted Checkbook Balance (Debits)		
Statement Ending Balance		
Total of Unlisted Deposits		
TOTAL		
Total of Outstanding Checks/Withdrawals		
TOTAL		
Checking Reserve Balance		
Adjusted Account Balance		
e made that are NOT (7) Outstanding Checks/		

(7) Outstanding Checks/ Withdrawals	
Check #	Amount