FIRST FINANCIAL
CREDIT UNION

Balance Your Checking Account

Use this form to reconcile your First Financial accounts. To reconcile an account, follow the four steps below. If you need assistance, please call (800) 537-8491 or access Online Banking for specific account information.

1. Compare your statement with your check register

A. Check off the checks and other items that your statement shows as having been paid. Also, check off any deposits that your statement shows have been credited to your account

B. Subtract from your check register balance any withdrawals from your account that appear in your statement but not in your register. Examples: ATM and debit card withdrawals, automatic drafts and transfers, fees, check printing charges, checks or other deductions.

C. Add in your check register any deposits or dividends that appear on your statement but not in your register.

2. List any outstanding checks and withdrawals

Use the form at the right to list all the checks you have written and any other withdrawals including Visa Check Card, debit card, and ATM transactions that are not shown on your statement. Total these items at the bottom.

3. Reconcile your statement with your check register

A. Enter the ending balance from your statement $.

B. Add any deposits made after the statement closing date. + $.

C. Total of A + B. $.

D. Subtract the total of your outstanding checks and other withdrawals (from the list total at the right). - $.

E. This amount should equal the balance in your check register. $.

4. Troubleshooting

If the final amount on Line E above does not match your check register balance, try some of these tips to help find the difference...

- Subtract the amount on line E from your check register total to determine the amount of the difference you are looking for.
- Double-check all of your addition and subtraction on this form and in your checking register.
- Compare the dollar amounts of checks, deposits and all other items listed on your statement with the amounts listed in your check register. Look for any discrepancies in the amounts. Look for items that your statement showed as having been paid, but you may have listed in the Outstanding Checks & Other Withdrawals form.
- If you have questions or need help, call us at (800) 537-8491 or visit your local branch office. For recent transaction history, access your account using Online Banking at www.fffcu.org or access your account using Telephone Banking by calling (888) 7-CALL-24.

Date: / /

Outstanding Checks & Withdrawals

Check # or Description	Amount	
Total the outstanding checks & withdrawals listed and then enter this total on line "D" in step 3. {		

Phone: (800) 537-8491
Fax: (626) 962-1874

World Wide Web: www.ffcu.org
Telephone Banking: (888) 7-CALL-24