AMERICA FIRST
CREDIT UNION

To balance your Checking Account . . .

1. Record all the transactions you have made in your check register.
2. Compare your statement to your check register. Mark off all the transactions that have cleared. List and mark in your register any unrecorded transactions that are listed on this statement.
3. Make a list, using the spaces provided below, of all the withdrawal transactions recorded in your register that are not included on this statement. These are your "outstanding items."
4. Make a grand total of all the outstanding items listed below.
5. Use the balancing worksheet below to balance your statement.

   If your adjusted balances calculated below do not agree, recheck your figures and compare the transactions on your statement to those recorded in your check register. Make sure all of your transactions are accurately recorded in your check register. Recheck your register for addition and subtraction errors. If you have any questions about a particular check or transaction, or if you wish to make an appointment with our Member Service Center call (Ogden) 627-0900, (Salt Lake) 966-5553, or (toll-free) 1-800-999-3961 Monday thru Friday, 8 am to 8 pm and Saturday 8 am to 7 pm. Hearing impaired (TDD) - (Ogden) 778-8225, or (Salt Lake) 965-3225.

Summary of Outstanding Items

Checks		Checks		Checks		VISA® Checking Card Charges		ATM Withdrawals/Transfers		Accessline / Other Withdrawals/Transfers	
Number	Amount	Number	Amount	Number	Amount	Date	Amount	Date	Amount	Date	Amount
Total $		Total $		Total $		Total $		Total $		Total $	

Balancing Worksheet

Grand Total of Outstanding Items $ _____

Statement Balance Information

List your statement ending balance.	$ _____
Add any deposits made but not included on this statement, i.e. direct deposits, Social Security, automatic transfers.	+ _____
	+ _____
	+ _____
Subtotal	$ _____
Subtract grand total of outstanding checks, ATM withdrawals, Accessline withdrawals or transfers and VISA checking card transactions (from above).	- _____
Adjusted statement balance	$ _____

Check Register Information **(Be sure to update your register.)**

List the balance in your check register.	$ _____
Add any deposits listed on this statement that are not recorded in your register, i.e. dividends, transfers, line of credit advances.	+ _____
	+ _____
Subtotal	$ _____
Subtract other items listed on your statement that are not recorded in your register, such as new checks, copies, fees, etc.	- _____
Adjusted register balance	$ _____

Adjusted statement balance and adjusted register balance should agree.