

SHARE DRAFT ACCOUNT RECONCILIATION:

Step 1: Obtain your account register and check off the following items listed on your share draft account: personal drafts, ATM and debit card uses, ACH items, transfers, deposits. If any of these items are on your share draft account, but not in your account register, then verify that they are your items. If so, then record them in your account register and adjust your register balance.

Step 2: Enter any credit union charge against your share draft account into your register and adjust your register balance (if applicable).

Step 3: List and total all deposits on your share draft account not checked off in your account register. This total will be used in Step 5.

Step 4: List and total all drafts, withdrawals, and other payments on your share draft account not checked off in your account register. This total will be used in Step 5.

	Date	Amount	
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
Total			

	Number/Description	Amount	
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
Total			

Step 5:

ENTER: Share draft account balance \$ _____

ADD: Your total deposits not checked off in your register (Step 3) \$ _____

SUBTOTAL: \$ _____

SUBTRACT: Your total withdrawals/drafts not checked off in your register (Step 4) \$ _____

SUBTOTAL: \$ _____

ENTER AND SUBTRACT: Balance on your account register \$ _____

TOTAL: (Should be zero) \$ _____

If the total is not zero, compare the amounts on your statement to the amounts entered in your register. Check for addition and subtraction errors.