HOW TO BALANCE YOUR SHARE DRAFT ACCOUNT:

1. In your register, check off all the drafts and deposits that appear on this statement. Then, on the chart (right), list all the drafts you have written that are still outstanding (that have not cleared your account).
2. List all the outstanding deposits. Enter on the chart (right), all deposits that do not appear on this statement or have been made after the closing date of this statement.

If there are any errors, notify the credit union immediately. If no error is reported within ten (10) days, the account will be considered correct. All items are credited subject to final payment.

3. Enter "New Balance" from front of statement: $_____
4. Subtract total drafts outstanding (see 1): $_____

SUBTOTAL: $_____

5. Add total deposits outstanding (see 2): $_____

ADJUSTED STATEMENT BALANCE: $_____

6. Enter last draft register balance: $_____
7. Subtract any fees/debits listed on this statement that are not listed in your register: $_____
8. Add any dividends/credits listed on this statement that are not listed in your register: $_____

ADJUSTED REGISTER BALANCE: $_____

The adjusted register balance should equal the adjusted statement balance.

If your statement doesn't balance:

1. Check your math in steps 1-8.
2. Make sure that the dollar amounts of the drafts listed in this statement are the same as those recorded in your draft register.
3. Check your math in your register.
4. Make sure that the dollar amounts of the deposits listed in this statement are the same as those recorded in your draft register.

DRAFTS OUTSTANDING

NUMBER OR DATE	AMOUNT
4. TOTAL	

DEPOSITS OUTSTANDING

DATE	AMOUNT
5. TOTAL	

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