

# Banking

Checks, Check Register, Bank Statements, Reconciliation





# The Check

## Reading a Check

**7**  
**YOUR NAME**  
YOUR ADDRESS  
YOUR PHONE NUMBER

**8** 5719

**9** 00-6879  
770

**1** DATE: ~~December 12, 2014~~ December 12, 2014

**2** PAY TO THE ORDER OF: Staples Office Supply Store

**3** \$ 120.32

**4** One-hundred twenty and 32/100 DOLLARS

**10** **CREDIT UNION**  
YOUR CITY, STATE, ZIP CODE

**5** MEMO: Copy Paper

**6** *Cathy Woodrow*

**11** ⑆000045678000 0000⑆ ⑈0000

Security Features Detailed on Back.

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# Vocabulary

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- Account number
  - Amount line
  - Balance Forward
  - Bank or Credit Union
  - Check
  - Credit
  - Debit
  - Endorse
  - Deposit Ticket Reconciliation
  - Register
  - Signature line
  - Stub
  - Void
  - Bank Statement
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# Online Banking Vocabulary

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- Online Banking - banking via your computer and/or Internet
  - DD = Direct Deposit
  - CM = Credit Memo
  - DM = Debit Memo
  - INT = Interest
  - NSF = Not Sufficient Funds
  - SC = Service Charge
  - ATM = Automatic Teller Machine
  - EFT = Electronic Funds Transfer
  - Overdrawn = writing a check for more than you have in your account
  - Over Draft Protection = if short on funds it transfers from another account, typically your savings
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# The CheckBook ledger

1001		BALANCE FORWARD	
DATE _____			
TO _____	}		
FOR _____			
<b>TOTAL</b>			
THIS CHECK _____			
OTHER TRANS. +/- _____			
TAX FEE <input type="checkbox"/>		<b>BALANCE</b>	

JOHN DE JANE CUSTOMER		1001	
2000 123-4567 Your Address Your City, State and Zip		NO DEPOSIT	
PAY TO THE ORDER OF _____		\$ _____	
YOUR FINANCIAL INSTITUTION FOUR TOWNS, U.S.A. 10-567812345		DOLLARS	
FOR _____		PLACE YOUR NAME OR MESSAGE HERE.	
⑆00 100 1⑆ ⑆ 2 34 56 780⑆ 1 23 4 56 7⑆			

1002		BALANCE FORWARD	
DATE _____			
TO _____	}		
FOR _____			
<b>TOTAL</b>			
THIS CHECK _____			
OTHER TRANS. +/- _____			
TAX FEE <input type="checkbox"/>		<b>BALANCE</b>	

JOHN DE JANE CUSTOMER		1002	
2000 123-4567 Your Address Your City, State and Zip		NO DEPOSIT	
PAY TO THE ORDER OF _____		\$ _____	
YOUR FINANCIAL INSTITUTION FOUR TOWNS, U.S.A. 10-567812345		DOLLARS	
FOR _____		PLACE YOUR NAME OR MESSAGE HERE.	
⑆00 100 2⑆ ⑆ 2 34 56 780⑆ 1 23 4 56 7⑆			

1003		BALANCE FORWARD	
DATE _____			
TO _____	}		
FOR _____			
<b>TOTAL</b>			
THIS CHECK _____			
OTHER TRANS. +/- _____			
TAX FEE <input type="checkbox"/>		<b>BALANCE</b>	

JOHN DE JANE CUSTOMER		1003	
2000 123-4567 Your Address Your City, State and Zip		NO DEPOSIT	
PAY TO THE ORDER OF _____		\$ _____	
YOUR FINANCIAL INSTITUTION FOUR TOWNS, U.S.A. 10-567812345		DOLLARS	
FOR _____		PLACE YOUR NAME OR MESSAGE HERE.	
⑆00 100 3⑆ ⑆ 2 34 56 780⑆ 1 23 4 56 7⑆			

# Write a Check

<b>Student's Name</b> 2000 West State Street Coal Township, PA 17866	<b>DATE</b> _____	<b>101</b>
<b>PAY TO THE ORDER OF</b> _____	<b>\$</b> _____	
		<b>DOLLARS</b>
<b>OurShamokinBank.com</b> 1221 Main Street Shamokin, PA 17872		
<b>Memo</b> _____		
<b>⑆58733257⑆</b>	<b>8248138247⑆</b>	<b>0101⑆</b>

Using your packet, please write the following 3 checks:

Car loan @ M&T Bank for \$225.25; State Farm/Car Insurance @ \$35.34; & Service Electric Cable TV or SECTV for Cable/Internet @ \$49.99.



# Deposit Slip

Depositing Cash or Checks

Deposit			
Date _____	<b>CASH</b>		
Name _____	<b>CHECKS</b>		
Account Number _____			
	<b>Subtotal</b>		
	<b>Less Cash</b>		
	<b>TOTAL</b>		

**Shamokin Bank**  
Shamokin, PA 17872  
00123-0098765

**DO NOT USE THIS AREA**

DEPOSIT TICKET

**NAME**  
STREET ADDRESS \_\_\_\_\_  
CITY, STATE ZIP \_\_\_\_\_  
PHONE NUMBER \_\_\_\_\_

**DATE** \_\_\_\_\_  
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

ENDORSE & LIST CHECKS SEPARATELY OR  
ATTACH LIST

		DOLLARS	CENTS
CURRENCY			
COIN			
<b>TOTAL CASH</b>			
<b>CHECKS</b>			
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
21			
22			
23			
<b>TOTAL FROM ATTACHED LIST</b>		-	-

**TOTAL ITEMS**

**\$**

CHECKS AND OTHER ITEMS RECEIVED FOR DEPOSIT ARE SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.













# The Bank Statement



## Coal Township Bank & Trust

123 Park Place  
Coal Township, PA 17866 1-800-555-5555

Checking Account Statement

Page : 1 of 1

Mrs. Cathy Dowd  
2000 West State Street  
Coal Township, PA 17866

Statement period	Account No.
2014-10-09 to 2014-11-09	00005-123-456-7

Date	Description	Ref.	Withdrawals	Deposits	Balance
2013-10-08	Previous balance				0.55
2013-10-14	Payroll Deposit - HOTEL			694.81	695.36
2013-10-14	Web Bill Payment - MASTERCARD	9685	200.00		495.36
2013-10-16	ATM Withdrawal - INTERAC	3990	21.25		474.11
2013-10-16	Fees - Interac		1.50		472.61
2013-10-20	Interac Purchase - ELECTRONICS	1975	2.99		469.62
2013-10-21	Web Bill Payment - AMEX	3314	300.00		169.62
2013-10-22	ATM Withdrawal - FIRST BANK	0064	100.00		69.62
2013-10-23	Interac Purchase - SUPERMARKET	1559	29.08		40.54
2013-10-24	Interac Refund - ELECTRONICS	1975		2.99	43.53
2013-10-27	Telephone Bill Payment - VISA	2475	6.77		36.76
2013-10-28	Payroll Deposit - HOTEL			694.81	731.57
2013-10-30	Web Funds Transfer - From SAVINGS	2620		50.00	781.57
2013-11-03	Pre-Auth. Payment - INSURANCE		33.55		748.02
2013-11-03	Cheque No. - 409		100.00		648.02
2013-11-06	Mortgage Payment		710.49		-62.47
2013-11-07	Fees - Overdraft		5.00		-67.47
2013-11-08	Fees - Monthly		5.00		-72.47
*** Totals ***			1,515.63	1,442.61	





# Online Banking vs.

# Personal

Finance

?

2015  
BEST

## Personal Finance Software Review

REVIEWS AND COMPARISONS

Gold Award Winner

#1



AceMoney

**\$34.99**

[READ REVIEW »](#)

[VISIT SITE »](#)

Rankings

#2



Quicken Starter Edition

**\$29.99**

[REVIEW](#)

[VISIT SITE](#)

#3



YNAB

**\$60.00**

[REVIEW](#)

[VISIT SITE](#)

#4



Moneydance

**\$49.99**

[REVIEW](#)

[VISIT SITE](#)

#5



BankTree Personal

**\$39.99**

[REVIEW](#)

[VISIT SITE](#)

#6



RichOrPoor

**\$29.95**

[REVIEW](#)

[VISIT SITE](#)



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# **Check Your Understanding**

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# The Check Register

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Enter the information in your Check Register and complete all math. When you have completed the check register take your Bank Statement and reconcile the account with your checkbook register. Check off all items that match the statement using a check mark ✓. Any errors in recording, interest, charges, etc. must be placed in your checkbook for reconciliation purpose.

4/4/15 Initial Deposit to Open your Account \$150.00

5/8/15 Direct Deposit – paycheck \$381.98

5/9/15 Debit Card – Old Navy clothes \$57.35

5/11/15 Debit Card – Weis Markets \$29.40

5/12/15 ATM withdraw – Cash \$50.00

5/15/15 Debit Card – Cinema Center \$15.00

5/18/15 Check 101 – State Farm (insurance)  
\$102.45

5/22/15 Direct Deposit – paycheck \$401.03

5/23/15 ATM withdraw – Cash \$50.00

• 5/25/15 Check 102 – Barnes and Noble \$32.40

• 5/25/15 Check 103 – Bank of America Credit Card payment \$50.00

• 5/27/15 Debit Card – Turkey Hill (gas) \$34.00

• 5/27/15 Deposit – check from Grandparents \$100.00

• 5/28/15 Check 104 – M&T car payment \$195.25

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# Bank Statement

## Bank of Shamokin

123 Main Street  
Shamokin, PA 17872

CHECKING ACCOUNT STATEMENT

PAGE: 1 OF 1



Shamokin Area Student  
2000 West State Street  
Coal Township, PA 17866

Statement period	Account No.
11-1-2014 to 12-1-2014	000-012344

Date	Description	Ref.	Withdrawals	Deposits	Balance
11/4/14	Initial Deposit - open student account			\$ 150.00	\$ 150.00
11/8/14	Direct Deposit - paycheck			\$ 381.98	\$ 531.98
11/9/14	Debit Card - Old Navy clothes		\$ 57.35		\$ 474.63
11/11/14	Debit Card - Weis Markets		\$ 29.40		\$ 445.23
11/12/14	ATM withdraw - Cash		\$ 50.00		\$ 395.23
11/12/14	ATM charge for foreign bank		\$ 2.50		\$ 392.73
11/15/14	Debit Card - Cinema Center		\$ 15.00		\$ 377.73
11/21/14	Check 101 - State Farm (insurance)		\$ 102.45		\$ 275.28
11/22/14	Direct Deposit - paycheck			\$ 401.03	\$ 676.31
11/23/14	ATM withdraw - Cash		\$ 50.00		\$ 626.31
11/28/14	Check 103 - Bank of America Credit Card payment		\$ 50.00		\$ 576.31
11/27/14	Debit Card - Turkey Hill (gas)		\$ 43.00		\$ 533.31
11/28/14	Debit Card - Dunkin Donuts		\$ 12.20		\$ 521.11
12/1/14	Interest on checking account			\$ 5.64	\$ 526.75
	<b>*** Totals ***</b>		\$ 411.90	\$ 938.65	