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Maintaining a Check Account

It is important to record each time you write a check, deposit money into your account, or withdrawal money from your account. At least once a month, you should balance your account to ensure that you have the correct information recorded in your check ledger.

Check Number: After you have written a check, you should record the number of the check in this column. Check numbers are sequential in order.

Date: The date that you write a check, deposit money into your account, or withdrawal money from your account needs to be recorded in this column.

Transaction Description: In this column, record who you wrote the check to or the reason for the deposit/withdrawal from your account. It is a good idea to include the location of the withdrawal if it is an ATM or check card transaction.

Payment/Debit: These are transactions that take money out of your account. It is important to write down the dollar amount of checks, ATM withdrawals, and check card transactions.

√: When you balance your account, use this column to keep track of the transactions that have cleared.

Fee: In this column, record any fees, such as ATM fees and monthly maintenance fees that you are charged by your credit union.

Deposit/Credit: These are transactions that put money into your account. It is important to write down the dollar amount of any deposits or credits in this column.

Balance: This is the total dollars that you have in your account. You need to add any deposits or credits and subtract any payments, withdrawals, and fees in order to know the accurate total. In order to avoid unnecessary fees, you should figure the final balance amount as you conduct business. (A negative balance is shown in parenthesis.)



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1	2	3	4	5	6	7	8
Check Number	Date	Transaction Description	Payment/Debit	v	Fee	Deposit/Credit	BALANCE
			\$			\$	

Tips to protect your money:

- Use checks in sequential order to prevent confusion.
- Never leave your check card exposed in a public place.
- Shred canceled checks, unused deposit slips, and credit union statements before throwing them away.