

Learning about

# Checking Accounts

Apple Bank 

WHAT YOU NEED TO KNOW



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**NOTE**

*Words that you see underlined throughout this guide are explained in the glossary.*

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## Learn About

# Checking Accounts

For thousands of years, people have used some sort of currency or type of money to pay for things they want. Different countries and cultures have used everything from seashells to pigs to purchase goods and services. Now, in modern times, we use four main ways to pay—

cash, credit cards, debit cards and checks.

### **This guide talks about checks. You'll learn about...**

- having a checking account with your financial institution
- how to deposit money
- how to write checks (make withdrawals)
- how to keep track of your money

Whether you have just started a checking account or plan to open one in the future, this guide will give you the information you need to use a checking account.

### **You may be asking...What's so great about a checking account?**

- It's like carrying all your money with you, but much safer.
- It helps you keep track of your money and what you spend it on.

When you start filling out the forms you use with your checking account, it might seem confusing. But it won't take you long to figure it out.

So, let's get started.

# Write a check

Writing checks is easy, with a little practice. When you write checks, always use a blue or black ink pen and write neatly. Every time you write a check, you'll fill in the following six spots:

© DELUXE WALLET OR DUPLICATE ©


**JAMES C. MORRISON**  
1765 SHERIDAN DRIVE  
YOUR CITY, STATE 12345


00-6789/0000  
12345678

561

**1** DATE \_\_\_\_\_

PAY TO THE ORDER OF **2** \$ **3**

**4** \_\_\_\_\_ DOLLARS  Security features included on back.

 YOUR FINANCIAL INSTITUTION  
YOUR CITY, STATE AND ZIP

**5** \_\_\_\_\_

MEMO **6** \_\_\_\_\_

1:000067894: 12345678 0561

**SAMPLE - VOID**

SAFETY PAPER

- 1 Date:** Write the date.
- 2 Pay to the Order of:** Write the name of the check's recipient.
- 3 \$ Amount:** Write the check's amount using numerals. *When you write the number, start at the left and don't leave space. People could add in more numbers if you do.*
- 4 Dollars:** Write, in words, how much the check is for. *When you write the words for the dollars, start at the left side. Write any cents as a fraction. (See sample.) Draw a line through the extra space.*
- 5 Signature:** Sign your name on the signature line, just like it is on the top of the check. *Don't sign it until you use it. If you sign it ahead of time, someone else could use the check.*
- 6 Memo:** Note what the payment is for. (See sample.)

*It is important to write your check legibly to make sure your check is accurately processed.*

**For practice go to page 18**



# Manage the Money in Your Account

A check register helps you keep track of the money in your checking account. That's where you write down everything you do with your account. Whenever you deposit money or withdraw money, or use your ATM or debit card, write it in the check register immediately.

When you write something in your check register, we call it recording a transaction. So let's take a look at a check register and how it works.

The columns in your check register are labeled. Here's what each column is for:

<div> <span>■ AD Automatic Deposit</span> <span>■ AP Automatic Payment</span> <span>■ ATM-Teller Machine</span> <span>■ DC-Debit Card</span> <span>■ T-Tax Deductible</span> <span>■ TT-Telephone Transfer</span> </div>							
NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	PAYMENT AMOUNT	FEE	DEPOSIT AMOUNT		
—	5/26	Transfer to Savings	100.00	0.00	TT	\$ 200.00	115.00
1	2	3	4	5	6	7	8

## Codes

- ATM** Automatic Teller Machine
- D** Deposit
- DC** Debit Card
- E** Electronic Check
- TT** Telephone Transfer
- T** Tax Deductible
- O** Other

- 1 Number:** This is the check number. You'll find it in the upper right corner of each check. Every check has a different sequential number.
- 2 Date:** Write the date you wrote the check.
- 3 Description of Transaction:** This tells what you did. Did you deposit money? Write a check? Use the Automated Teller Machine (ATM) or debit machine? Make a telephone transfer? Describe your transaction here.
- 4 Payment/ Debit:** Write the check or withdrawal amount.
- 5 Code for Transaction:** This is where you fill in a code for transactions you make when you aren't writing a check. When you get your statement, every month you'll place a "✓" through this box when you see the transaction listed.
- 6 Service Fee:** If your financial institution charges you money to write each check or to withdraw money from the ATM, write that fee in this space.
- 7 Deposit/Credit:** Did you deposit money into your account? Write down any deposit into your account.
- 8 Balance:** To find out how much money you have, add the deposited money to what you had before. Or subtract the withdrawal amount from what you had before. The money left is your balance.

## NOTE

*When you write a check, withdraw money from the ATM, or deposit money into your account, write it down right away. It's easy to forget if you wait.*

For practice go to page 19

# Deposit Money in Your Account

You can put cash and checks into your account in different ways. When you're ready to deposit money at your financial institution, you need to fill out a form called a deposit ticket.

You'll find your deposit tickets in your checkbook, behind the checks. They have printing on both sides. Just like with the checks and the check register, there are areas you need to complete. Use a pen to fill out the form. It is very important that you write neatly. Here are the spots to fill in on your deposit ticket.

**FRONT**


DEPOSIT TICKET

**JAMES C. MORRISON**  
1765 SHERIDAN DRIVE  
YOUR CITY, STATE 12345

DATE Today's Date **1**

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL **8**

SIGN HERE FOR CASH RECEIVED (IF REQUIRED)

 YOUR FINANCIAL INSTITUTION  
YOUR CITY, STATE AND ZIP

⑆000067894⑆ 12345678⑈

☒ CASH **2**

00-6789  
0000

Gomez **3** 100.00

Pratt 25.00

**5** 85.00

(OR TOTAL FROM OTHER SIDE)

SUB TOTAL **6** 210.00

\*LESS CASH RECEIVED **7**

**9** \$ 210.00

**BACK**

CURRENCY COUNT - FOR FINANCIAL INSTITUTION USE ONLY

	100	50	20	10	5	2	1	TOTAL
X								
X								
X								
X								
X								
X								
X								
X								

CENTS

DOLLARS

\$

CHECKS LIST SINGLY **4**

Parker 50.00

Jones 15.00

Davis 20.00

TOTAL MUST BE ENTERED ON FRONT SIDE

85.00

**NOTE**

The deposit ticket style for each financial institution may vary slightly.



# Deposit Money

## in Your Account *(continued)*

- 1 Date:** The date you are depositing money.
- 2 Cash:** The amount of cash you are depositing. Add it all together, and write it down here.
- 3 Check Entry Area:** This is where you write down each check you're depositing. Put each check amount on its own line.
- 4 Additional Check Entry Area:** The back also has space for checks, if you run out of room on the front.
- 5 Total From Other Side:** If you have more than three checks and wrote them down on the back side, add them up and put the total here. If you are depositing three checks, this is the place you write down the third one.
- 6 Sub Total:** Add items 2, 3 and 5.
- 7 Less Cash Received:** If you want to deposit part of the money, and get part of the money in cash, write down how much you want to receive in cash.
- 8 Sign Here:** If you want cash back, sign your name here.
- 9 Net Deposit:** Add all the cash and all the checks together. If you are receiving cash back, subtract that amount. The result is your net deposit. Write down that amount here.

# Endorse a check

If you've got a job, chances are you get paid with a check. To deposit that check, you need to *endorse* it. That means you sign your name in ink on the back of the check. Sign your name the same way it's written on the check. If your name is spelled wrong, also sign your name the correct way on the next line.

There are a few ways to endorse your check.

## BLANK ENDORSEMENT

Sign your name the same way it's written on the front of the check. Only sign it when you're ready to cash it or deposit the money into your account. Once the check is signed on the back (endorsed), someone else could get your money if you lose the check.

ENDORSE HERE

*James C. Morrison*

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE\*

## SPECIAL ENDORSEMENT

Do this when you want to give someone else the money. Write "pay to the order of" and that person's name below it. Then sign your name underneath. Now only that person can cash the check. (See sample.)

ENDORSE HERE

*Pay to the order of  
Denise Jabet  
James C. Morrison*

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE\*

## RESTRICTIVE ENDORSEMENT

When you want your check to be very safe, such as when you send it to your financial institution in the mail, use this kind of endorsement. Write "for deposit only" and sign underneath. Now the check can only be deposited into your account, not cashed. (See sample.)

ENDORSE HERE

*For deposit only  
James C. Morrison*

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE\*

For practice go to pages 23

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# Review Your Monthly Statement

Every month, you'll get a statement from your financial institution. This statement tells you:

- Every check that you wrote (the ones that have been processed— see example on next page).
- Money you took out of the ATM, transferred by telephone or any other withdrawals.
- All of your debit card transactions.
- All of your deposits.
- Your ending balance (how much you have in your account *on the date the statement was printed*).

The envelope containing your statement may also contain your canceled checks. You may receive pictures or images of the checks you've written, or a paper document or image of a substitute check, (*go to page 11*). These are the checks you've already written that have been cleared (paid out of your account) by your financial institution. Any checks you've written that have not cleared are called outstanding checks.

The purpose of your monthly statement is to give you information about your account's activity every month. Here are the different sections:

- 1 Return Address:** This is where your financial institution sends your statement from.
- 2 Account Information:** Here is where you will find your personal information, like the type of account you have, account number and social security number.
- 3 Deposits:** This is where your deposits are listed. You'll see the date and the amount of money you deposited.
- 4 Checks and Deductions:** These are all the checks you wrote for the month. You'll see the date, the check number, and the amount you wrote the check for. If you see dots or stars between the check numbers, that means either you are missing a check, or that the check is outstanding. You'll also find your ATM and other withdrawals here.
- 5 Daily Balances:** You'll see dates listed, and how much money was in your account on that day.

# Review Your Monthly Statement

(continued)

**6 Ending Balance:** Here is a summary of your account for the month. You'll see how much money you started with, how many withdrawals you made, how much money you deposited, and how much money you have left in your account.

**7 Customer Service Number:** This is the phone number you can call if you have any questions about your account or your statement.

*Remember, if there is something you don't understand about your account, call the number you see on your statement to get your questions answered by your financial institution's customer service.*

<b>1</b> YOUR FINANCIAL INSTITUTION STREET ADDRESS CITY STATE 12345	<b>7</b>	ICE NUMBER — INE — —  PAGE 1
---	----------	------------------------------------

MARY . ISON 1765 SHERIDAN DRIVE YOUR CITY STATE 12345	
---	--

\*\*\*\*\*

<b>2</b> DEPOSIT ACCOUNTS DETAIL CHECKING REGULAR CHECKING ACCOUNT .	
---	--

THIS STATEMENT SHOWS ALL TRANSACTIONS FROM SEP 14, 19— THRU OCT 12, 19—

<b>3</b>	ITS	<b>4</b> CHECKS AND WITHDRAWALS	<b>5</b> DAILY BALANCES
DATE	AMOUNT N		
/19	5 .	/15 6 .	/15 281 .
			/18 274 .
	ITIONS 3884	9/18 6 .	/19 279 .
	IT 3885	9/26 20 .	/25 254 .
	I 3886	9/26 25 .	/26 234 .
/05	94 .	/03 6 .	/03 55 .
		/03 171 .	/05 150 .
		/11 3	/11 146 .

\*\*\*\* INDICATES ONE OR MORE MISSING CHECKS

ENDING BALANCE	ITS & CREDITS	CHECKS & DEBITS	ING BALANCE <b>6</b>
9/14/—			10/12/—
287 .			.

ENCLOSURE :

## NOTE

*The style of statement for each financial institution may vary slightly.*

# Check Processing

## Substitute Checks

Legislation was passed by the federal government in 2004 that permits financial institutions to create and submit substitute checks, or image replacement documents from electronic images for processing.

1

\*123456789\*

10/28/2010

123456789012345

This is a legal copy of your check. You can use it the same way you would use the original check

10/28/2010  
1800539446

2

JAMES C. MORRISON  
1765 SHERIDAN DRIVE  
YOUR CITY, STATE 12345

00-6789/0000  
31)0/53(12/

181

Oct. 28, 2010  
DATE

\$ 300.00

DOLLARS

PAY TO  
the order of

North Pole, Inc.

Three hundred and no/100

DELUXE  
CORP.

YOUR FINANCIAL INSTITUTION  
YOUR CITY, STATE AND ZIP

MEMO

Goodies

James C. Morrison

MP

4:000067894: 12345678 0181

:"0000030000:"

4:000067894: 12345678 0181

:"0000030000:"

*This is an example of a substitute check that may be included in your monthly statement.*

- 1 Endorsements on back side of the check.
- 2 Image of check is on the new document.

---

# Balance

## Your Account

In this section we'll talk about how to keep records. The first thing we'll cover is how to reconcile your accounts. That just means you'll see how much you deposited into your account, how much you spent, and how much you have left.

To reconcile your account you do two things: First, look at your check register and your statement together and compare them. Here's how to start.

- 1—First open the envelope with your statement. If your financial institution sends your canceled checks to you, they will also be in the envelope. Many financial institutions keep the real checks and return a list or picture image of your check or substitute check, on your statement.
- 2—If you get your checks back, put them in order according to the check number.
- 3—Look at the statement; find the first check number listed.
- 4—Look at your check register. Find that same check number and place a check mark in the column labeled ✓ (or "Code\*"). Do this for every check on your statement.
- 5—Do Steps 3 and 4 above for every deposit. Check it off on your statement and check it off on your register.
- 6—If you see checks in your check register that are not listed on the statement, they have not cleared the financial institution yet. Don't check them off. They will be listed on a future statement.
- 7—If you have any other service fees or charges for checks, ATM withdrawals, financial institution services, or automatic deductions (i.e. a car loan) listed on your statement, write them in your check register. Don't forget to subtract those charges from your balance in your check register.
- 8—If your financial institution pays interest on your checking account, add the interest amount to your check register.
- 9—Now your checkbook should be up-to-date.



# Balance

## Your Account *(continued)*

■ AD-Automatic Deposit   ■ AP-Automatic Payment   ■ ATM-Teller Machine   ■ DC-Debit Card   ■ T-Tax Deductible   ■ TT-Telephone Transfer									
NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	PAYMENT AMOUNT	✓	FEE	DEPOSIT AMOUNT	\$ BALANCE		
3881	9/9	Betty Randall	\$ 35 00	✓	\$		2906	04	
3882	9/15	St. Paul Electric	60 00				2846	04	
3883	9/17	Sinclairs	33 19				2812	85	
3884	9/18	Pete's Garage	63 60				2749	25	
	9/19	Deposit		D		50 00	2799	25	
3885	9/26	Serra	200 00				2599	25	
3886	9/26	Village	254 66				2344	59	
3887	10/3	Club	63 60				2280	99	
3888	10/3	Main Bank	1719 98				561	01	
	10/5	Deposit		D		945 50	1506	51	
3889	10/6	Mourtie's	54 36				1452	15	
3890	10/11	Ryan Potlatch	36 00				1416	15	

# Balance

## Your Account *(continued)*

Most of the time, your checkbook balance and the statement won't match. That is normal. This happens because of those outstanding checks we discussed earlier and any deposits that you made after the statement was printed.

Your statement will include a reconciliation form (usually on the back). This is a form to help you reconcile your account. Just like all the other forms we've talked about, there are spots for you to fill in.

Usually, the reconciliation form guides you to:

- 1 List deposits, checks, and other withdrawals that you have written in your check register, but are not listed on the statement in the proper columns.
- 2 Write down the total of the deposit list and the checks/withdrawals list.

HOW TO BALANCE YOUR ACCOUNT																																					
<p>1. List all deposits, checks, and other withdrawals shown on the front of this statement in the appropriate columns. In the appropriate columns, list all deposits, checks, and other withdrawals shown on the front of this statement.</p> <p>2. Add the deposits and the checks/withdrawals. The result is your balance.</p> <p>3. If the balance from the front of this statement does not equal the balance from the deposits and checks/withdrawals, there is an error. Please telephone the bank at the phone number or address shown on the front of this statement.</p>	<table border="1"><thead><tr><th colspan="3">1. LIST DEPOSITS, CHECKS, AND OTHER WITHDRAWALS NOT LISTED ON THIS STATEMENT</th></tr><tr><th>DEPOSITS</th><th>CHECK NUMBER</th><th>CHECKS AND WITHDRAWALS</th></tr></thead><tbody><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr></tbody></table>	1. LIST DEPOSITS, CHECKS, AND OTHER WITHDRAWALS NOT LISTED ON THIS STATEMENT			DEPOSITS	CHECK NUMBER	CHECKS AND WITHDRAWALS																														
	1. LIST DEPOSITS, CHECKS, AND OTHER WITHDRAWALS NOT LISTED ON THIS STATEMENT																																				
	DEPOSITS	CHECK NUMBER	CHECKS AND WITHDRAWALS																																		
	<table border="1"><tbody><tr><td>2. ENDING BALANCE FROM THE FRONT OF THIS STATEMENT</td><td></td></tr><tr><td>3. PLUS THE TOTAL FROM THE DEPOSITS COLUMN ABOVE</td><td></td></tr><tr><td colspan="2">SU -</td></tr><tr><td>4. MINUS THE TOTAL OF THE WITHDRAWALS COLUMN ABOVE</td><td></td></tr><tr><td>5. BALANCE (Should agree with balance)</td><td></td></tr></tbody></table>	2. ENDING BALANCE FROM THE FRONT OF THIS STATEMENT		3. PLUS THE TOTAL FROM THE DEPOSITS COLUMN ABOVE		SU -		4. MINUS THE TOTAL OF THE WITHDRAWALS COLUMN ABOVE		5. BALANCE (Should agree with balance)																											
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4. MINUS THE TOTAL OF THE WITHDRAWALS COLUMN ABOVE																																					
5. BALANCE (Should agree with balance)																																					



# Balance

## Your Account *(continued)*

- 3** Write down the ending balance printed on the front of your statement.
- 4** Enter the total deposits from line 2. Add lines 3 and 4, enter on subtotal line.
- 5** Enter the total withdrawals from line 2 and subtract from subtotal.
- 6** Now the balance of your checkbook should match the ending balance on your statement.

*If you have trouble reconciling your account, call the customer service number listed on your statement.*

# Do's and Don'ts

There are a couple things you need to know about using checks. Here is the first one, and it's a big one:

## THINGS NOT TO DO

*Here is what  
can happen if you  
write checks  
without enough  
money in your  
account:*

### **Don't write checks for more money than you have in your account.**

You might have heard it called “bouncing a check,” or “writing a bad check.” The financial institution calls it non-sufficient funds (NSF).

- You could be charged an overdraft fee by your financial institution.
- The place to which you wrote the “bad” check could charge you *another* fee.
- The place to which you wrote the “bad” check could decide not to take your checks in the future.
- Your name could go on a risk check or “risk credit” list, and other places won't take your checks.
- Your checking account could be closed by your financial institution and you won't be allowed to write any checks at all. Your financial institution may report this information to other financial institutions, and they may refuse to open a checking account for you for up to seven years after your account was closed.
- You could get letters and phone calls from the people you owe the money to.

BUT... It's easy to keep these things from happening. Just keep track of how much money you have in your checking account, and don't write checks for more than that amount.

**Don't sign blank checks.** They can be stolen and used by someone else.

**Don't erase mistakes on a check.** Either write VOID across the entire check and next to its number in the check register and tear up the check, or fix the check and write your initials next to the mistake.

**Don't use other people's checks or let them use yours.**

**Don't use a pencil, only use a pen.** People can erase the numbers when you write in pencil. Always use a blue or black ink pen.

## THINGS TO DO

**Keep all your checks in a safe place.** Checks are money and can be stolen and used by other people, just like cash. If your checks are ever lost or stolen, call your financial institution immediately!

**Keep track of the money you take out of the ATM and debit card withdrawals made**—they add up quickly.

**Put the right date on your checks.**

**Sign your name like it's printed on the check.**

**Write the check amount as far to the left as you can.**

# Glossary

- Automated Teller Machine (ATM):** Also known as the money machine or cash machine.
- Bad Check:** A check that is written when there is not enough money in the account. Also known as a bounced check.
- Balance:** The amount of money you have in your account.
- Cash:** Money in the form of bills or coins.
- Check:** A document used for payment.
- Check 21:** Federal legislation passed in 2004 that permits financial institutions to create and submit substitute checks from electronic images for processing.
- Check Register:** A form to keep track of your checking account transactions.
- Checking Account:** A payment method to manage your money efficiently.
- Cleared Check:** A check that has gone through the financial institution's processing center and is listed on your monthly statement.
- Debit Card:** A card that can be used at an ATM or merchant. Unlike a credit card, the funds are deducted from your checking account.
- Deposit:** The money you put into your account. Or (verb) to put money into your account.
- Deposit Ticket:** The form you use to put money into your account.
- Electronic Check:** When you write a check to a merchant and the merchant hands the check back to you. The check is converted to an automatic deduction to your checking account.
- Endorse:** To sign your name on the back of a check in order to cash it or deposit it.
- Financial Institution:** A business that deals with money. For example, a bank or credit union.
- Less Cash Received:** The amount of cash you get back when you make a deposit.
- Memo:** The area on a check that notes what the check was written to pay for.
- Non-sufficient Funds:** *See Bad Check.*
- Non-sufficient Funds Fee:** The fee that is charged by a financial institution or business when a check does not clear.
- Outstanding Check:** A check that is still going through financial institution processing.
- Overdraft:** When your account goes below zero—there is not enough money to cover the withdrawal.
- Reconcile:** A process to make sure your checkbook balance matches your financial institution's balance for your account.
- Reconciliation:** When you have verified that your checkbook balance is the same as your financial institution's balance for your account.
- Reconciliation Form:** A form that helps you reconcile your account. *See Reconcile.*
- Recording a Transaction:** The act of writing down a transaction in your check register. *See Transaction.*
- Statement:** The documentation you get every month from your financial institution that list all of the activities in your account for the month.
- Transaction:** When money goes into, or out of, your account. Can include deposits, withdrawals, payments, fees, ATM transactions or transfers.
- Void:** This means that a check is not good or not usable. You would write "VOID" across a check that has a mistake written on it, tear it up, and throw it away.
- Withdrawal:** When you take money out of your account. This can be by check, ATM, automatic payment or other methods.

# Practice Exercises

## Writing Checks

- 1 Today, you pay a \$132.53 bill for auto repairs to Auto Re-New by check.  
How would you fill out the check?

© DELUXE WALLET OR DUPLICATE ©


**JAMES C. MORRISON**  
1765 SHERIDAN DRIVE  
YOUR CITY, STATE 12345


00-6789/0000  
12345678

561

DATE \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ DOLLARS  Security features included. Details on back.

 YOUR FINANCIAL INSTITUTION  
YOUR CITY, STATE AND ZIP

**SAMPLE - VOID**

MEMO \_\_\_\_\_

⑆000067894⑆ 12345678⑈ 0561

SAFETY PAPER

- 2 Today, you buy \$10.57 worth of groceries at the Super-Buy store.  
Fill out the check to make the payment.

© DELUXE WALLET OR DUPLICATE ©


**JAMES C. MORRISON**  
1765 SHERIDAN DRIVE  
YOUR CITY, STATE 12345


00-6789/0000  
12345678

562

DATE \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ DOLLARS  Security features included. Details on back.

 YOUR FINANCIAL INSTITUTION  
YOUR CITY, STATE AND ZIP

**SAMPLE - VOID**

MEMO \_\_\_\_\_

⑆000067894⑆ 12345678⑈ 0562

SAFETY PAPER

## Practice Exercises

# Managing Your Money


- 3** You have \$100 in your account. Today you write a check to the All-American Health Club for \$36.75 for your monthly dues. You also stop at an ATM and withdraw \$20.00. Fill out the starting balance, write the check, then enter the check and the ATM transaction in the register. What is your final balance?


**JAMES C. MORRISON**  
1765 SHERIDAN DRIVE  
YOUR CITY, STATE 12345

00-6789/0000  
12345678

DATE \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$

 YOUR FINANCIAL INSTITUTION  
YOUR CITY, STATE AND ZIP

DOLLARS  Security features included. Details on back.

**SAMPLE - VOID**

MEMO \_\_\_\_\_

\_\_\_\_\_

+ 000067894 12345678 0563

☐ **AD** Automatic Deposit  
 ☐ **AP** Automatic Payment  
 ☐ **ATM**-Teller Machine  
 ☐ **DC**-Debit Card  
 ☐ **T**-Tax Deductible  
 ☐ **TT**-Telephone Transfer

NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	PAYMENT AMOUNT	FEE	DEPOSIT AMOUNT	\$ BALANCE

# Depositing Money

- © DELUXE HD-101  
CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS  
OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT.
- DEPOSIT TICKET
- JAMES C. MORRISON**
- 1765 SHERIDAN DRIVE  
YOUR CITY, STATE 12345
- DATE \_\_\_\_\_  
*DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL*
- SIGN HERE FOR CASH RECEIVED (IF REQUIRED)
- The logo for Deluxe Corp. features a stylized 'D' with the word 'DELUXE' in a bold, sans-serif font to its left and 'CORP.' in a smaller font below it.
- YOUR FINANCIAL INSTITUTION  
YOUR CITY, STATE AND ZIP
- ☒ CASH ▶
- 00-6789  
0000
- \_\_\_\_\_|▶
- \_\_\_\_\_|▶
- \_\_\_\_\_|▶
- (OR TOTAL FROM OTHER SIDE)
- SUB TOTAL ▶
- \*LESS CASH  
RECEIVED ▶
- \$
- ⑆000067894⑆ 12345678⑈



## Practice Exercises

# Depositing Money

(continued)


- 5** Today, you deposit \$1.65 in cash and four checks: Billings Realty—\$132.12; John Keller—\$14.00; Mary Blake —\$25.00; and an IRS refund check—\$300.00. You would like \$50.00 cash back. How would you complete this sample deposit ticket properly?

**DEPOSIT TICKET**

**JAMES C. MORRISON**  
1765 SHERIDAN DRIVE  
YOUR CITY, STATE 12345

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

\_\_\_\_\_  
SIGN HERE FOR CASH RECEIVED (IF REQUIRED)

 YOUR FINANCIAL INSTITUTION  
YOUR CITY, STATE AND ZIP

☒ CASH  
00-6789  
0000

\_\_\_\_\_  
\_\_\_\_\_  
(OR TOTAL FROM OTHER SIDE)  
SUB TOTAL  
\*LESS CASH RECEIVED  
\$

⑆000067894⑆ 12345678⑈

CURRENCY COUNT - FOR FINANCIAL INSTITUTION USE ONLY		CENTS	DOLLARS	\$
X	100			
X	50			
X	20			
X	10			
X	5			
X	2			
X	1			
<b>TOTAL</b>				

TOTAL MUST BE ENTERED ON FRONT SIDE

(continued)

- © DELUXE HD-101  
CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS  
OF THE UNIFORM COMMERCIAL CODE OR ANY APPLICABLE COLLECTION AGREEMENT.
- DEPOSIT TICKET
- JAMES C. MORRISON**
- 1765 SHERIDAN DRIVE
- YOUR CITY, STATE 12345
- DATE \_\_\_\_\_
- DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL*
- SIGN HERE FOR CASH RECEIVED (IF REQUIRED)
- The logo for Deluxe Corp. features a stylized 'D' with a horizontal bar through it, and the words 'DELUXE CORP.' below it.
- YOUR FINANCIAL INSTITUTION  
YOUR CITY, STATE AND ZIP
- A small square box containing a checkmark, indicating that cash is being deposited.
- CASH
- 00-6789
- 0000
- (OR TOTAL FROM OTHER SIDE)
- SUB TOTAL
- \*LESS CASH  
RECEIVED
- A large dollar sign symbol, indicating the currency of the deposit.
- ⑆000067894⑆ 12345678⑈

[illegible]

## Practice Exercises

# Endorsing A Check

- 7** You have a check you want to deposit by mail. How do you endorse the sample properly?

ENDORSE HERE
_____
_____
_____
_____
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE RESERVED FOR FINANCIAL INSTITUTION USE*

- 8** You want to give Pat Lind this check to pay for the groceries she bought you. How do you endorse the sample properly?

ENDORSE HERE
_____
_____
_____
_____
DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE RESERVED FOR FINANCIAL INSTITUTION USE*

# Practice Exercises

# Balancing Your Account

- 9 From the check register and monthly financial institution statement below, reconcile your account using the form on page 25.

■ AD-Automatic Deposit   ■ AP-Automatic Payment   ■ ATM-Teller Machine   ■ DC-Debit Card   ■ T-Tax Deductible   ■ TT-Telephone Transfer									
NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	PAYMENT AMOUNT	✓	FEE	DEPOSIT AMOUNT	\$ BALANCE		
3881	9/9	Betty Randall	\$ 35 00	✓			2906	04	
3882	9/15	St. Paul Electric	60 00				2846	04	
3883	9/17	Sinclair's	33 19				2812	85	
3884	9/18	Pete's Garage	63 60				2749	25	
	9/19	Deposit		D		50 00	2799	25	
3885	9/26	Sears	200 00				2599	25	
3886	9/26	Village	254 66				2344	59	
3887	10/3	Club	63 60				2280	99	
3888	10/3	Main Bank	1719 98				561	01	
	10/5	Deposit		D		945 50	1506	51	
3889	10/6	Mourtie's	54 36				1452	15	
3890	10/11	Ryan Potlatch	36 00				1416	15	

YOUR FINANCIAL INSTITUTION  
STREET ADDRESS  
CITY STATE 12345

24 HOUR TELEPHONE TRANSFER LINE — 123-5678  
CUSTOMER SERVICE NUMBER — 567-1234 EXT 290

JAMES C. MORRISON  
MARY A. MORRISON  
1765 SHERIDAN DRIVE  
YOUR CITY STATE 12345

PAGE 1

\*\*\*\*\*

DEPOSIT ACCOUNTS  
DETAIL CHECKING  
REGULAR CHECKING  
ACCOUNT: 12345678  
SEC. SEC. 000-00-0000

THIS STATEMENT SHOWS ALL TRANSACTIONS FROM SEP 14, 19— THRU OCT 12, 19—

DEPOSITS			CHECKS AND WITHDRAWALS			DAILY BALANCES		
DATE	AMOUNT	NO.	DATE	AMOUNT	NO.	DATE	AMOUNT	DATE
9/19	50.00	3882	9/15	60.00		9/15	2811.04	
		****				9/18	2747.44	
OTHER ADDITIONS		3884	9/18	63.60		9/19	2797.44	
DEPOSIT		3885	9/26	200.00		9/25	2542.78	
DELUXE CHECK PRI		3886	9/26	254.66		9/26	2342.78	
10/05	945.50	3887	10/03	63.60		10/03	559.20	
		3888	10/03	1719.98		10/05	1504.70	
		****				10/11	1468.70	
		3890	10/11	36.00				

\*\*\*\* INDICATES ONE OR MORE MISSING CHECKS

ENDING BALANCE 9/14/—	DEPOSITS & CREDITS		CHECKS & DEBITS		ENDING BALANCE 10/12/—
	NO.	AMOUNT	NO.	AMOUNT	
2906.04	2	995.50	7	1503.70	1503.70

ENCLOSURES: 8

## Practice Exercises

# Balancing Your Account *(continued)*

This form is usually found on the back side of your statement.

HOW TO BALANCE YOUR ACCOUNT																																												
<p>1. Write the ending balance from the front of this statement in the appropriate column shown on the front of this statement.</p> <p>2. Add the deposits from the front of this statement to the ending balance from the front of this statement.</p> <p>3. Subtract the total of the deposits from the ending balance from the front of this statement.</p> <p>4. The result is your balance.</p>	<table border="1"><thead><tr><th>1</th><th colspan="3">DEPOSITS, CHECKS AND WITHDRAWALS NOT LISTED ON THIS STATEMENT</th></tr><tr><th>DEPOSITS</th><th>CHECK NUMBER</th><th>CHECKS AND WITHDRAWALS</th></tr></thead><tbody><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td></tr></tbody></table>	1	DEPOSITS, CHECKS AND WITHDRAWALS NOT LISTED ON THIS STATEMENT			DEPOSITS	CHECK NUMBER	CHECKS AND WITHDRAWALS																																				
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	DEPOSITS	CHECK NUMBER	CHECKS AND WITHDRAWALS																																									
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2																																												
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4	PLUS THE TOTAL FROM THE DEPOSITS COLUMN ABOVE																																											
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5	MINUS THE TOTAL OF THE WITHDRAWALS COLUMN ABOVE																																											
	<table border="1"><thead><tr><th></th><th>BALANCE (Should agree with ending balance)</th></tr></thead><tbody><tr><td></td><td></td></tr></tbody></table>		BALANCE (Should agree with ending balance)																																									
	BALANCE (Should agree with ending balance)																																											

If you think there is an error, please telephone or write to the phone number or address shown on the front of this statement.

# Answers

## to Practice Exercises

1

© DELUXE WALLET OR DUPLICATE ©

**JAMES C. MORRISON**  
1765 SHERIDAN DRIVE  
YOUR CITY, STATE 12345


00-6789/0000  
12345678

561

DATE Today's Date

PAY TO THE ORDER OF Auto Re-New \$ 132.53

One hundred, thirty-two and 53/100 DOLLARS

 YOUR FINANCIAL INSTITUTION  
YOUR CITY, STATE AND ZIP

MEMO auto repair

**SAMPLE - VOID**  
James C. Morrison

⑆000067894⑆ 12345678⑈ 0561

SAFETY PAPER

2

© DELUXE WALLET OR DUPLICATE ©

**JAMES C. MORRISON**  
1765 SHERIDAN DRIVE  
YOUR CITY, STATE 12345


00-6789/0000  
12345678

562

DATE Today's Date

PAY TO THE ORDER OF Super-Buy \$ 10.57

Ten and 57/100 DOLLARS

 YOUR FINANCIAL INSTITUTION  
YOUR CITY, STATE AND ZIP

MEMO groceries

**SAMPLE - VOID**  
James C. Morrison

⑆000067894⑆ 12345678⑈ 0562

SAFETY PAPER

# Answers

## to Practice Exercises (continued)

3

**JAMES C. MORRISON**  
1765 SHERIDAN DRIVE  
YOUR CITY, STATE 12345

00-6789/0000  
12345678

563

DATE Today's Date

PAY TO THE ORDER OF All American Health Club \$ 36.75  
Thirty-six and 75/100 DOLLARS

**DELUXE CORP.** YOUR FINANCIAL INSTITUTION  
YOUR CITY, STATE AND ZIP

MEMO monthly dues

**SAMPLE - VOID**  
James C. Morrison

⑆000067894⑆ 12345678⑈ 0563

SAFETY PAPER

<input type="checkbox"/> AD Automatic Deposit <input type="checkbox"/> AP Automatic Payment <input type="checkbox"/> ATM-Teller Machine <input type="checkbox"/> DC-Debit Card <input type="checkbox"/> T-Tax Deductible <input type="checkbox"/> TT-Telephone Transfer									
NUMBER OR CODE	DATE	TRANSACTION DESCRIPTION	PAYMENT AMOUNT	✓	FEE	DEPOSIT AMOUNT	\$		
563	4/20	All American Health Club	\$ 36.75				100.00		
	4/20	Withdrawal	20.00	ATM			63.25		
							43.25		

4

**DEPOSIT TICKET**

**JAMES C. MORRISON**  
1765 SHERIDAN DRIVE  
YOUR CITY, STATE 12345

DATE Today's Date  
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

SIGN HERE FOR CASH RECEIVED (IF REQUIRED)

**DELUXE CORP.** YOUR FINANCIAL INSTITUTION  
YOUR CITY, STATE AND ZIP

☒ CASH

00-6789  
0000

Bennett

(OR TOTAL FROM OTHER SIDE)

SUB TOTAL

\*LESS CASH RECEIVED

\$ 45.00

⑆000067894⑆ 12345678⑈

# Answers

## to Practice Exercises *(continued)*

5


DEPOSIT TICKET

**JAMES C. MORRISON**  
1765 SHERIDAN DRIVE  
YOUR CITY, STATE 12345

DATE Today's Date

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

SIGN HERE FOR CASH RECEIVED (IF REQUIRED)

 YOUR FINANCIAL INSTITUTION  
YOUR CITY, STATE AND ZIP

⑆000067894⑆ 12345678⑈

☒ CASH

00-6789  
0000

Billings

Keller

(OR TOTAL FROM OTHER SIDE)

SUB TOTAL

\* LESS CASH RECEIVED

\$

1.65

132.12

14.00

325.00

472.77

50.00

422.77

CURRENCY COUNT - FOR FINANCIAL INSTITUTION USE ONLY			
X	100		
X	50		
X	20		
X	10		
X	5		
X	2		
X	1		
<b>TOTAL</b>			

CHECKS LIST SINGLY

Blake

IAS

DOLLARS

CENTS

25.00

300.00

325.00

TOTAL MUST BE ENTERED ON FRONT SIDE



# Answers

to Practice Exercises *(continued)*

6

DEPOSIT TICKET	
<div><div>JAMES C. MORRISON</div><div>1765 SHERIDAN DRIVE</div><div>YOUR CITY, STATE 12345</div></div>	
DATE	April 16
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
SIGN HERE FOR CASH RECEIVED (IF REQUIRED)	
<div><div><div>DELUXE</div><div>YOUR FINANCIAL INSTITUTION</div><div>YOUR CITY, STATE AND ZIP</div></div></div>	
<div><div>⑆000067894⑆ 12345678⑈</div></div>	
<div><div><div><div><div><div><input checked="" type="checkbox"/></div><div>CASH</div></div><div>00-67890000</div><div>Norelco</div><div>State</div></div><div><div><div>(OR TOTAL FROM OTHER SIDE)</div><div>SUB TOTAL</div><div>*LESS CASH RECEIVED</div></div><div>\$</div></div></div><div><div><div>250</div><div>3500</div><div>3750</div><div>3750</div></div></div></div></div>	

[illegible]

# Answers

## to Practice Exercises *(continued)*

7

ENDORSE HERE

*For deposit only*  
*James C. Morrison*

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE\*

8

ENDORSE HERE

*Pay to the order of*  
*Pat Lind*  
*James C. Morrison*

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE\*

9

### HOW TO BALANCE YOUR ACCOUNT

1. Check off in your account register each transaction shown on the front of this statement. In the appropriate space to the right, list the deposits and checks or withdrawals which are listed in your register but not on the statement.
2. Total these two columns.
3. **ENTER** your ending balance from the front of this statement.
4. **ADD** to your balance the total of the deposits made to your account but not listed on the statement.
5. **SUBTRACT** the total of the withdrawals made from your account but not listed on the statement.
6. **THIS IS YOUR BALANCE.**

If you think there is an error in your statement, please telephone or write us promptly at the phone number or address shown on the front of this statement.

1	DEPOSITS, CHECKS AND WITHDRAWALS NOT LISTED ON THIS STATEMENT		
	DEPOSITS	CHECK NUMBER	CHECKS AND WITHDRAWALS
		<i>3883</i>	<i>33.19</i>
		<i>3889</i>	<i>54.36</i>
2			<i>87.55</i>

3	ENDING BALANCE FROM THE FRONT OF THIS STATEMENT	<i>1503.70</i>
4	PLUS THE TOTAL FROM THE DEPOSITS COLUMN ABOVE	
	SUB-TOTAL	<i>1503.70</i>
5	MINUS THE TOTAL OF THE WITHDRAWALS COLUMN ABOVE	<i>87.55</i>
6	BALANCE (Should agree with the register balance)	<i>1416.15</i>