

Easy Steps for Balancing Your Personal Checking Account

Checkbook Register Balance	(1)
Adjusted Checkbook Balance (Credits)	(2)
Adjusted Checkbook Balance (Debits)	(3)

Statement Ending Balance	(4)
Total of Unlisted Deposits	(5)
TOTAL	(6)
Total of Outstanding Checks/Withdrawals	(7)
TOTAL	(8)
Checking Reserve Balance	(9)
Adjusted Account Balance	(10)

(5) Unlisted Deposits		(7) Outstanding Checks/Withdrawals	
Date	Amount	Check #	Amount
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
Total	\$		\$
Write tot	Write total on Line 5.		\$
			\$
			\$
			\$

Write total on Line 7.

Total

\$

\$

\$

- 1. Enter your checkbook register balance.
- 2. In order to balance your checkbook register to your bank statement, first add any credits (+) such as deposits or interest which are NOT already recorded in your checkbook register. Do not include Checking Reserve transfers. Write your new checkbook register balance on Line 2.
- 3. Now subtract any debits (-) such as checks, Check Card transactions, ATM withdrawals and your monthly checking fee or other fees which are NOT already recorded in your checkbook register. Do not include checking reserve payments.

If you have Checking Reserve, subtract the "Interest Charges" and "Fees", if applicable, located in the Checking Reserve Summary section on the Checking Reserve Statement page. If there has been no Checking Reserve activity or balance, you will not have a Checking Reserve Statement page. Write your new checkbook register balance on Line 3.

- 4. Enter the Ending Balance from the Checking Account Summary section of your bank statement on Line 4.
- 5. In the box provided, list any deposits that you have made that are NOT listed on your bank statement. Write the total on Line 5. Include cash advances or transfers from another account. Do not include Checking Reserve transfers.
- 6. Add Line 4 and Line 5. Enter the total amount on Line 6.
- 7. In the box provided, list and total all checks withdrawals including Check Card transactions, ATM withdrawals, Bill Pay payments, automatic payments, and transfers from this account that are NOT listed on your bank statement. Write the total amount on Line 7.
- 8. Subtract Line 7 from Line 6. Enter the amount on Line 8.
- 9. Non-Checking Reserve customers enter zero on Line 9. Checking Reserve customers enter the amount shown as the Ending Balance on the Checking Reserve Statement page. If there has been no Checking Reserve activity, you will not have a Checking Reserve Statement page.
- 10. Subtract Line 9 from Line 8. Enter the amount on Line 10.
- 11. Compare your Adjusted Account Balance (Line 10) to your Adjusted Checkbook Register Balance (Line 3). They should be the same. If they are not the same, review the process. Some common checkbook register errors include addition, subtraction, and transposition errors.

In the Event of Errors or Questions Concerning Electronic Fund Transfers (electronic deposits, withdrawals, transfers, payments, or purchases), please call either 1-614-480-BANK or call toll free 1-800-480-BANK, or write to The Huntington National Bank Research - EA4W61, P.O. Box 1558, Columbus, Ohio 43216 as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic fund transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).

^{2.} Describe the error or the transaction you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.

^{3.} Tell us the dollar amount of the suspected error.

We will investigate your complaint or question and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. This time period will be 20 business days (instead of 10 business days) if your complaint or question involves a transaction: (i) that was not initiated in any state, territory, or possession of the United States; or (ii) that was a point of sale transaction (other than the purchase of postage stamps from a Huntington ATM): or (iii) that was a Check Card merchant transaction.