Checkbook Reconciliation

THIS IS PROVIDED TO HELP YOU BALANCE YOUR BANK STATEMENT.

BANK BALANCE
SHOWN ON THIS STATEMENT $ _____

ADD + (IF ANY)
DEPOSITS NOT SHOWN
ON THIS STATEMENT _____

TOTAL _____

SUBTRACT - (IF ANY)
CHECKS OUTSTANDING _____

BALANCE $ _____
SHOULD AGREE WITH YOUR CHECKBOOK BALANCE

CHECKS OUTSTANDING		
NO.	AMOUNT	
TOTAL		

THIS IS PROVIDED TO HELP YOU BALANCE YOUR CHECKBOOK.

CHECKBOOK BALANCE
AT STATEMENT DATE $ _____

SUBTRACT - (IF ANY)
ACTIVITY CHARGE _____

SUB-TOTAL _____

SUBTRACT - (IF ANY)
OTHER BANK CHARGES _____

ADD + (IF ANY)
INTEREST PAID _____

BALANCE $ _____
SHOULD AGREE WITH YOUR STATEMENT BALANCE

IF YOUR ACCOUNT DOES NOT BALANCE—

PLEASE CHECK THE FOLLOWING CAREFULLY.

- ☐ HAVE YOU CORRECTLY ENTERED THE AMOUNT OF EACH CHECK ON YOUR CHECKBOOK STUBS?
- ☐ ARE THE AMOUNTS OF YOUR DEPOSITS ENTERED ON CHECKBOOK STUBS THE SAME AS IN YOUR STATEMENT?
- ☐ HAVE ALL CHECKS BEEN DEDUCTED FROM YOUR STUBS?
- ☐ HAVE YOU DEDUCTED ALL BANK CHARGES FROM YOUR STUBS?
- ☐ HAVE YOU CARRIED THE CORRECT BALANCE FORWARD FROM ONE CHECKBOOK STUB TO THE NEXT?
- ☐ HAVE YOU CHECKED ALL ADDITIONS AND SUBTRACTIONS ON YOUR CHECKBOOK STUBS?

REPORT DISCREPANCIES WITHIN 30 DAYS TO THE BANK

TERMS GOVERNING ACCOUNTS

Deposit in or presentment to the Bank of any item for a customers account shall constitute the customer's consent to the terms hereof with respect to the account and all items deposited therein or presented to the Bank for payment.

All deposits and collections shall be governed by the pertinent provisions of the Uniform Commercial Code - - Bank Deposits & Collection (of Texas), as from time to time amended, or as varied by agreements permitted by that statute, including those hereinafter set out.

Receipt from others of items for credit to a customer's account shall render the customer liable to the Bank to the same extent as though they had been endorsed by and received directly from the customer. No money or item shall be deemed to have been received by the Bank unless and until it shall have issued a receipt therefor.

The account shall at all times be subject to service and maintenance charges according to the practice of the Bank prevailing at the time.

When the Bank deems such action proper, the Bank may require that the account be closed.

The provisions hereof shall control, in event of conflict with any deposit slip or passbook.

The Bank reserves the right to change the provisions hereof by printing on its statement Terms Governing Accounts, incorporating the change. The new Terms Governing Accounts will be effective, pro-spectively, 30 days after the statement containing the change is made available to the customer, by mailing or otherwise. If the customer does not wish to be bound by such change, the customer has the right to terminate this account within 30 days.

DESCRIPTION OF SYMBOLS

ATC - AUTO TRANSFER CREDIT	DEP - DEPOSIT	OPC - OD PROTECTION CREDIT
ATD - AUTO TRANSFER DEBIT	FIN - FINANCE CHARGE	OPD - OD PROTECTION DEBIT
CDI - C/D INTEREST PMT	INT - INTEREST PMT	RET - RETURNED ITEM
DBR - DEBIT REVERSAL	NSF - NSF CHARGE	SVC - SERVICE CHARGE

Each depositor insured to $100,000
FDIC
FEDERAL DEPOSIT INSURANCE CORPORATION