

# 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. 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.
- 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.



**FULTON FINANCIAL**  
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(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.*

**1** YOUR FINANCIAL INSTITUTION  
STREET ADDRESS  
CITY STATE 12345

**7** 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

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**2** DEPOSIT ACCOUNTS  
DETAIL CHECKING  
REGULAR CHECKING  
ACCOUNT: 12345678

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

<b>3</b> DEPOSITS			<b>4</b> CHECKS AND WITHDRAWALS			<b>5</b> DAILY BALANCES	
DATE	AMOUNT	NO.	DATE	AMOUNT	NO.	DATE	AMOUNT
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/— <b>6</b>
	NO.	AMOUNT	NO.	AMOUNT	
2871.04	2	995.50	7	2397.84	1468.70

ENCLOSURES: 8



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