## Review Your Monthly Statement

Every month, you'll get a <u>statement</u> 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 <u>cleared</u> (paid out of your account) by your financial institution. Any checks you've written that have not cleared are called <u>outstanding checks</u>.

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

**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.







## 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.

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