

# Managing Your Checking Account



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## Using your checkbook register

The best way to keep track of your money when you have a checking account is by using a check register. This is where you write down everything you do with your account. When you deposit or withdraw money, write it down in the check register immediately. This is called recording a transaction. Let's take a look at a check register and how it works.

1. **Number:** This is the check number. You'll find it in the upper right hand corner of each check. Every check has a different number.
2. **Date:** Write in the date of the transaction.
3. **Description of transaction:** This tells what you did. Did you deposit money? Did you write a check or use the ATM? Describe your transaction here.
4. **Payment/debit:** This is the amount of the check or how much the withdrawal is for.
5. **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. You can also use this space to fill in the appropriate code.
6. **Deposit/credit:** Did you deposit money into your account? Write down the amount here.
7. **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.

This is a completed register. Note the different types of entries.

Number	Date	Description of Transaction	Payment/Debit (-)	Fee (-)	Deposit/Credit (+)	Balance
						<b>1283 52</b>
1445	9/19	Vectren	140 00			1143 52
	9/21	McDonald's	18 70	DC		1124 82
	9/22	Withdrawal	40 00	ATM		1084 82
	9/24	Marathon - Gas	64 31	DC		1020 51
1446	9/27	Buy Low	89 58			930 93
	9/30	Deposit		D	400 00	1330 93
1447	10/4	Hair appt.	25 00			1305 93
1448	10/9	Walmart	77 25			1228 68
1449	10/11	Moto Mart	59 48			1169 20

**Codes**

ATM - Automatic Teller Machine

D - Deposit

DC - Debit Card

O - Other

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.

# Sample Checking Statement

**1 Account Information:**

Shows the date your statement was generated.  
 You will need your account number when contacting Old National Client Care.

**2 Client Care Contact Information:**

We're available to answer your call Monday-Friday, 7am-7pm CT and on Saturday from 7am-Noon CT or you can find general information on our website 24/7.

**3 Account Summary:**

A snapshot of all your account activity during the previous and current statement periods including payments, purchases, interest and fees.

**4 Service Charge Summary:**

A monthly service fee may accompany your checking account, depending on the level of service that your account provides. To learn how to avoid monthly service fees, visit [oldnational.com/checking](http://oldnational.com/checking).

**5 Overdraft Charges Summary:**

An overdraft fee occurs when you do not have sufficient available funds in your checking account to cover the full amount of the withdrawal.

A returned item fee results when a check is returned to its sender. This may occur for a number of reasons including insufficient or unavailable funds, stop payment, closed account, or questionable or missing signature.

**6 Deposits and Other Credits:**

A full list of the deposits (cash, checks, etc.) put into your account during the statement period.

**7 Withdrawals and Other Debits:**

A full list of the withdrawals (checks, ATM withdrawals, purchases, transfers, etc.) taken out of your account during the statement period. Can include purchases, bills paid, fees, overdrafts, etc.

**8 Checks:**

A full list of all checks written from your account and deposited by the recipient during the current statement period. Checks paid out of sequence will be marked with an asterisk (\*).

**9 Daily Balance Summary:**

Shows the daily activity in your checking account during the current statement period including deposits, withdrawals, fees or overdrafts.

**10 Check Images:**

Check images may also appear on your statement at the end. Image size and style will vary based on account type.

**OLD NATIONAL BANK**  
 P. O. Box 718  
 Evansville, IN 47705

00000397 002643110215101515 01 000000000 0000397 003

SAM SAMPLE  
 123 ELM ST  
 MAYBERRY, US 12345-0000

**ONB ADVANTAGE CHECKING**

**ACCOUNT INFORMATION**

DATE 10/14/2015  
 ACCOUNT NUMBER 1234567

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**CLIENT CARE CONTACT INFORMATION**

Client Care: 800-731-2265  
 Visit us Online: [www.oldnational.com](http://www.oldnational.com)  
 Written Inquiries: P. O. Box 419  
 Evansville, IN 47703

**ACCOUNT SUMMARY**

Previous Statement Balance	09/14/2015	\$173.34
Deposits/Credits	1	\$2,242.00
Withdrawals/Debits	11	-\$2,025.17
Total Service Charges		-\$8.95
Interest Paid		\$0.00
Current Statement Balance	10/14/2015	\$381.22
Days in Statement Period	30	

**SERVICE CHARGE SUMMARY**

Service Charge Fee	\$8.95
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**OVERDRAFT CHARGES SUMMARY**

	THIS CYCLE	YEAR TO DATE 2015
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

**DEPOSITS AND OTHER CREDITS**

DATE	TRACER	TRANSACTION DESCRIPTIONS	AMOUNT
09/23	0123	SSA TREAS 310 XXSOC SEC SAM SAMPLE	\$2,242.00

**WITHDRAWALS AND OTHER DEBITS**

DATE	TRACER	TRANSACTION DESCRIPTIONS	AMOUNT
09/16	01	CARD PURCHASE GROCERY STORE MAYBERRY US 12345-0000	-\$16.26
09/24	1200001	CUSTOMER WITHDRAWAL	-\$650.00
09/29	01234	VISA E-PAYMENT SAMPLE SAM	-\$208.00

Member FDIC Equal Housing Lender

[www.oldnational.com](http://www.oldnational.com)

**CHECKS**

CHECK NUMBER	DATE	AMOUNT	CHECK NUMBER	DATE	AMOUNT
001	10/06	\$304.00	002*	10/09	\$347.00

\* Denotes check paid out of sequence

**DAILY BALANCE SUMMARY**

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
09/14	\$173.34	09/16	\$157.08	09/23	\$2,399.08
09/24	\$1,749.08	09/29	\$1,541.08	10/01	\$1,502.37
10/05	\$1,137.37	10/06	\$833.37	10/08	\$765.84
10/09	\$418.84	10/13	\$390.17	10/14	\$381.22

# Balancing your checking account



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Balancing, or reconciling, your account helps you to know how much you have deposited into your account, how much you have spent, and how much you have left. To balance your account, look at your check register and your statement together and compare them. Here's how to start:

1. Look at the statement; find the first check number listed.
2. Look at your check register. Find that same check number and place a check mark next to it. Do this for every check on your statement. 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.
3. Now, just like you did with the checks look at the statement again and find the first deposit listed. Now, look at your check register and place a check mark next to every deposit that is shown on your statement.
4. Look to see if you have any other service fees or charges for checks, ATM withdrawals, financial institution services, or automatic deductions (a car loan, for example) listed on your statement.
5. Enter the fee or interest amounts in your check register. Don't forget to add or subtract these amounts from your balance.

Your checkbook should be up-to-date. **Most of the time, your checkbook balance and the statement won't match, which is normal.** This happens because of checks that have not cleared your account and deposits made after the statement was printed.

6. Next, if available, go to the reconciliation form usually on the back of the statement. This is a form to help you balance your account. If you do not have a reconciliation form, you can use a blank piece of paper.
7. Write down the ending balance shown on the bank statement.
8. Add all deposits made (but not shown) on the bank statement to the ending balance.
9. Subtract all checks written (but not shown) on the bank statement to the ending balance.
10. The final amount should be the balance shown in your check register. If the amounts match, you're done!
11. If the amounts do not match, calculate the difference. Review your statement and check register to see if there is an item of the same amount that may have been missed or double counted. If you still don't match, go back to where you balanced last month, and use a calculator to check your addition and subtraction. If you still have trouble reconciling your account, contact your bank for assistance.

Adapted from Old National Bank Real Life Finance financial education program.