THIS UNIVERSAL STATEMENT IS DESIGNED TO BE USED FOR A VARIETY OF ACCOUNTS. INFORMATION HAS BEEN PROVIDED TO AID IN BALANCING YOUR CHECKING ACCOUNT. INFORMATION IS ALSO PROVIDED PERTAINING TO ELECTRONIC TRANSFERS, OVERDRAFT CHECKING AND LINES OF CREDIT, AND BILLING QUESTIONS.

HOW TO BALANCE YOUR ACCOUNT

ACCOUNT RECONCILEMENT PRINCIPLES ARE FAIRLY SIMPLE. IT IS NECESSARY TO FIND ITEMS IN YOUR CHECKBOOK WHICH THE BANK HAS NOT YET PROCESSED, AND THOSE ON THE BANK STATEMENT BUT NOT YET IN YOUR CHECK BOOK. TO YOUR CHECKBOOK BALANCE ADD OR SUBTRACT THE OUTSTANDING BANK STATEMENT ITEMS, AND TO THE STATEMENT BALANCE ADD OR SUBTRACT OUTSTANDING CHECKBOOK ITEMS. THE TWO TOTALS SHOULD AGREE.

1. MARK OFF (✓) EACH ITEM AGAINST YOUR CHECKBOOK. THOSE NOT MARKED WILL BE OUTSTANDING ITEMS. ALSO NOTE ANY BANK OR OTHER CHARGES OR AUTOMATIC DEPOSITS ON THE STATEMENT, NOT IN YOUR CHECKBOOK.
2. FILL IN THE FOLLOWING FORM FOR EASY RECONCILEMENT.

CHECKBOOK BALANCE	
ADD ANY DEPOSITS INCLUDING AUTOMATIC DEPOSITS NOT YET ENTERED IN YOUR CHECKBOOK (BE SURE TO ENTER THEM)	
SUBTOTAL	
SUBTRACT SERVICE CHARGE HERE AND IN YOUR CHECKBOOK	
SUBTRACT ANY AUTOMATIC LOAN PAYMENTS OR OTHER AUTOMATIC CHARGES NOT YET ENTERED IN YOUR CHECKBOOK (BE SURE TO SUBTRACT FROM CHECKBOOK)	
ADJUSTED CHECKBOOK BALANCE	

ADJUSTED STATEMENT BALANCE AND CHECKBOOK BALANCE SHOULD AGREE

OUTSTANDING ITEMS

(ATM/CHECK CARD WITHDRAWALS, CHECKS) WRITTEN BUT NOT YET CHARGED TO YOUR ACCOUNT

CHECK NO.	AMOUNT
SUBTOTAL	

CHECKING BALANCE SHOWN ON THE STATEMENT	
ADD DEPOSITS OUTSTANDING NOT YET CREDITED TO YOUR ACCOUNT (INCLUDE ANY AUTOMATIC DEPOSITS EXPECTED, NOT YET CREDITED)	
SUBTOTAL	
SUBTRACT TOTAL OUTSTANDING ITEMS	
ADJUSTED STATEMENT BALANCE	

ADJUSTED STATEMENT BALANCE AND CHECKBOOK BALANCE SHOULD AGREE

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www.bigskybank.com
406-587-2922

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www.1stbmt.com
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www.fsbmsla.com
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www.mountainwestbank.com
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Division of Glacier Bank
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www.northcascadesbank.com
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