

# Understanding Your Bank Statement

## Parts of a Bank Statement:

1. Name and address of your financial institution
2. Account number in which the transactions occurred
3. Period of time covered in this statement
4. Account holder's name and address
5. Summary of deposits, withdrawals and account balance
6. Detailed list of transactions
7. Date each transaction took place
8. Description of each transaction
9. List of deposits
10. List of withdrawals
11. Summary of checks cashed
12. Detail of each check processed including the check number, date and amount

## How to use:

- Compare bank statement with your records
- Note which checks have cleared the bank
- Contact the bank if you find discrepancies

**Account # 123456789** **2**

Date Range: Jan. 1, 2013 - Jan. 31, 2013 **3**

**ANY Bank** **1**  
979 Main St.  
Anywhere, FL 54322  
(888) 555-1919

**John Doe** **4**  
456 Elm Street  
Somewhere, FL 54321

**Activity Summary**

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Beginning balance: \$527.63  
Deposits: \$125.00 **5**  
Withdrawals: \$330.75  
Ending balance: \$321.88

**Transaction History** **6**

Date	Check #	Description	Deposit	Withdrawal
Jan 1		Check Card Purchase: Burger Hut	<b>9</b>	\$5.37
Jan 1	1005	Rent		\$250.00
Jan 5	<b>7</b>	Paycheck	\$50.00	
Jan 14	1006	Gas/Electric Bill		\$25.15 <b>10</b>
Jan 19		Paycheck	\$75.00	
Jan 22		Check Card Purchase: Bar and Grill		\$17.25
Jan 29		Check Card Purchase: MegaMart		\$32.98

**Summary of Checks** **11**

Number	Date	Amount
1005	Jan 1	\$250.00
1006	Jan 14	\$25.15

**12**