

**To reconcile your record with the bank's statement, we suggest the following steps:**

1. Verify that checks are charged on your statement for amount drawn and check off in your check register.
2. List amounts of those checks still outstanding in the right side space below.
3. List all charges not deducted from your checkbook in the left side space below.
4. List below all deposits which are not yet listed on your statement in the left side space below.
5. List interest, if any, from statement in the right side space below.
6. After inserting the appropriate amounts in the following columns, the total of both columns will be equal if no error exists.

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT
Bank's Closing Balance		Checkbook Stub Balance	
Deposits not yet listed on statement		Checks outstanding List by number or date	
List charges by bank not deducted from checkbook		List interest from bank not added to checkbook	
Proof Total	_____	Proof Total	_____

7. After setting your checkbook balance, deduct from your checkbook stub balance any charges by the bank which were not previously deducted and add any interest to your checkbook stub balance which was not previously added.
8. If the proof total differs;
  - a. Review reconciliation of your last statement to determine that any difference was corrected and all bank charges deducted from checkbook balance.
  - b. Check addition and subtraction on checkbook records.
  - c. Review and check the figures using the reconciliation of this statement.
9. If unable to balance after following above suggestions, please contact us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.
  - a. Tell us your name and account number.
  - b. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is in error or why you need more information.
  - c. Tell us the dollar amount of the suspected error.

**ERROR RESOLUTION PROCEDURES  
IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Telephone us at 570-784-1660, or write us at  
First Columbia Bank & Trust Co.  
232 East Street  
Bloomsburg, PA 17815

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount your think is in error, so that you will have use of the money during the time it takes to complete our investigation.

**TO REPORT LOST OR STOLEN FirstCheck Debit/ATM CARDS  
PLEASE CALL 1-800-528-2273 IMMEDIATELY**