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Chase offers a secure online portal where customers can access their banking information, including account activity and statements. The online platform allows you to view, download, print, or even email your bank statements according to your preferences. Downloading your Chase bank statements is not only convenient but also provides you with a digital copy that can be saved on your computer or other electronic devices. This makes it easier to organize and access your financial records whenever you need them, without the hassle of sifting through paper statements. Whether you're a business owner managing your company's finances or an individual keeping track of personal expenses, having digital copies of your bank statements can be invaluable. It simplifies processes like tax preparation, applying for loans, or even reconciling your accounts. Now, let's dive into the step-by-step instructions to download your Chase bank statements and make your financial management more accessible and convenient. Step 1: Login to your Chase online account The first step to downloading your Chase bank statements is to log in to your online account. If you don't have an account yet, you can easily sign up for one on the Chase website. Once you have your login credentials ready, follow these instructions: Open a web browser and go to the Chase website. Click on the "Sign In" button located at the top right corner of the page. Enter your Username and Password in the respective fields. Click on the "Sign In" button to access your online account. Make sure to double-check the accuracy of your login credentials to avoid any login issues. In case you forget your username or password, you can use the "Forgot username/password" option to recover your account access. Chase takes security seriously, so if it's your first time logging in from a new device or location, you may be required to go through additional security measures, such as entering a one-time verification code sent to your registered email or phone number. This is to ensure the safety of your account and prevent unauthorized access. Once you successfully log in to your Chase online account, you're ready to proceed to the next step: accessing the Account Activity page. Step 2: Access the Account Activity page After logging in to your Chase online account, you need to navigate to the Account Activity page to view and download your bank statements. Follow these simple steps: From the main dashboard or homepage of your Chase account, locate and click on the "Accounts" tab or menu option. It is usually located at the top of the page. A dropdown menu will appear with a list of your accounts. Select the account for which you wish to download the bank statement. Once you have selected the account, you will be redirected to the Account Activity page, which displays the recent transactions and other relevant information about the chosen account. On the Account Activity page, you'll find options to filter and customize the view of your transactions. You can sort transactions by date, type, or other criteria to narrow down the results and locate a specific period for which you want to download the statement. The Account Activity page provides a detailed overview of your account, including deposits, withdrawals, transfers, and other transactions. It is a valuable tool to keep track of your financial activities and monitor your account balance. Once you're on this page, you're ready to proceed to the next step: selecting the desired account for statement download. Step 3: Select the desired account Now that you've accessed the Account Activity page, it's time to choose the specific account for which you want to download the bank statement. Follow these steps: On the Account Activity page, review the list of accounts associated with your Chase online account. This includes both personal and business accounts, if applicable. Carefully identify and click on the account that corresponds to the statement you wish to download. Ensure that you select the correct account to avoid any confusion. After selecting the desired account, the Account Activity page will refresh, and you'll see the transactions specific to that account. By selecting the correct account, you ensure that the statement you download reflects the transactions and activities related to that specific account, providing you with accurate and relevant information. If you have multiple accounts with Chase, you can repeat the process of selecting the desired account to download statements for each account individually. This allows you to access and manage the statements of all your accounts conveniently from one platform. Once you have selected the appropriate account, you're ready to move on to the next step: choosing the desired statement period. Step 4: Choose the desired statement period After selecting the account, you need to specify the statement period for which you want to download the bank statement. Follow these steps: On the Account Activity page, locate the option to filter or customize the view of your transactions. This option may be labeled as "Filter," "Statement Period," or something similar. Click on it to access the statement period settings. Choose the desired statement period by selecting the start and end dates. You can typically select a specific month, quarter, or even a custom date range. Once you have entered the desired statement period, the Account Activity page will refresh, and only the transactions within that period will be displayed. The ability to choose a specific statement period allows you to focus on the transactions that are most relevant to you. Whether you need to review a single month's activity or analyze your finances for a longer duration, selecting the appropriate statement period ensures that you download the right information. It's important to note that the statement period options may vary based on your Chase account type and the online banking platform's user interface. However, most platforms provide flexible settings to choose the desired statement period effortlessly. Once you have selected the statement period, you're now ready to proceed to the next step: downloading the statement as a PDF file. Step 5: Download the statement as a PDF Now that you have chosen the desired statement period, it's time to download the bank statement as a PDF file. Follow these steps: On the Account Activity page, locate the option to download or export your statement. This option is typically represented by an icon or a button with a label like "Download Statement" or "Export as PDF." Click on the download or export option, and a pop-up window or prompt will appear, asking you to confirm the download. Confirm the download by selecting "Save" or "Download." Choose a location on your computer or device where you want to save the downloaded PDF file. Wait for the download to complete. The duration will vary depending on the size of the statement and your internet connection speed. It's important to note that Chase typically provides the bank statement in PDF format. PDF files are widely supported and offer a universal and secure way to share and view documents. By downloading the statement as a PDF file, you ensure that it retains its original formatting and can be easily accessed and read on various devices and operating systems. Additionally, PDF files are printable, allowing you to have a physical copy if needed. Once the download is complete, you're ready for the next step: saving the downloaded statement on your computer or device for future reference. Step 6: Save the downloaded statement After downloading the bank statement as a PDF file, it's important to save it in a secure location on your computer or device. Follow these steps to save the statement: Locate the downloaded PDF file on your computer or device. Choose a location where you want to save the file for future reference. It could be a specific folder on your computer or an external storage device. Click and drag the downloaded PDF file into the desired location. Alternatively, you can right-click on the PDF file and select "Save As" or "Move To" to choose the location for saving. Give the file a descriptive and easily recognizable name, such as "Chase_bank_statement_MMYYYY" to help you identify it later. Click on the "Save" button or press Enter to save the file in the designated location. By saving the downloaded statement, you ensure that it is easily accessible whenever you need it. Keeping your financial records organized in a dedicated folder or location on your computer allows for efficient management and easy retrieval. It's also a good practice to periodically back up your saved statements to an external storage device or a cloud-based storage service. This provides an extra layer of security in case of any unexpected computer issues or data loss. Once you have saved the statement, you're ready for the final step: printing or emailing the statement if needed. Step 7: Print or email the statement if needed After successfully downloading and saving the bank statement as a PDF file, you might have the need to print a physical copy or email the statement to someone. Follow these steps to perform these actions: To print the statement: Open the saved PDF file of the bank statement. Click on the "Print" option, which is usually available in the top toolbar of most PDF viewers. Alternatively, you can press the keyboard shortcut "Ctrl + P" (Windows) or "Command + P" (Mac) to open the print dialog. In the print dialog, review the settings, such as the number of copies, page range, and printer selection. Once you've confirmed the settings, click on the "Print" button to start printing the statement. Make sure your printer is turned on and properly connected to your computer. To email the statement: Open your preferred email client or webmail service. Create a new email message. Attach the downloaded bank statement PDF file to the email message. The attachment option is usually represented by a paperclip icon or a button labeled "Attach Files". Fill in the recipient's email address, subject, and any additional message you want to include. Double-check the accuracy of the recipient's email address and the content of the email. Click on the "Send" button to deliver the email with the attached statement. Printing a physical copy of the statement is helpful if you need to have a hard copy for record-keeping or other purposes. On the other hand, emailing the statement allows you to easily share it with relevant parties, such as accountants, financial advisors, or for your own records. By following these steps, you can efficiently print or email the downloaded bank statement as needed. Conclusion Congratulations! You have successfully learned how to download your Chase bank statements in a few simple steps. By accessing your online account, navigating to the Account Activity page, selecting the desired account and statement period, and downloading the statement as a PDF file, you now have a digital copy of your bank statement ready for use. Downloading your Chase bank statements offers numerous benefits, including easy access to your financial records, simplified tax preparation, and efficient record-keeping. Digital statements also eliminate the need for physical storage space and reduce paper waste, making it a more environmentally friendly option. Remember to save the downloaded statement in a secure location on your computer or device, and consider creating regular backups to avoid any potential data loss. Additionally, you can print the statement or send it via email if necessary, allowing for convenient physical copies or easy sharing with relevant parties. Online banking has revolutionized the way we manage our finances, making it more accessible, convenient, and efficient. Chase's user-friendly interface and robust online platform provide a seamless experience for downloading and managing your bank statements. Now that you have mastered the process of downloading your Chase bank statements, you can easily stay on top of your finances, analyze your spending habits, and keep your records up to date. Take advantage of this valuable tool and make the most of your online banking experience with Chase. How to draft a Chase Bank Account Statement? An easy way to start completing your document is to download this Chase Bank Account Statement template now!Every day brings new projects, emails, documents, and task lists, and often it is not that different from the work you have done before. Many of our day-to-day tasks are similar to something we have done before. Don't reinvent the wheel every time you start to work on something new!Instead, we provide this standardized Chase Bank Account Statement template with text and formatting as a starting point to help professionalize the way you are working. Our private, business and legal document templates are regularly screened by professionals. If time or quality is of the essence, this ready-made template can help you to save time and to focus on the topics that really matter!Using this document template guarantees you will save time, cost and efforts! It comes in Microsoft Office format, is ready to be tailored to your personal needs. Completing your document has never been easier!Download this Chase Bank Account Statement template now for your own benefit!BOX 15123 WILMINGTON, DE 19850-5123 Blueprint is Active Blueprint Payment = 283.55 Payment Due Date: New Balance Minimum Payment: 04/19/12 1,815.30 33.57 Account number: 1234 5678 9012 3456 Amount Enclosed Make your check payable to: Chase Card Services.. 150.00 5.00 77.70 150.10 25.00 35.50 10.00 98.00 15.00 Statement Date: 02/23/12-03/23/12 Account Number: 1234 5678 90123456 Page 2 of 3 ACCOUNT ACTIVITY CONTINUED Date of Transaction Merchant Name or Transaction Description Amount INTEREST CHARGED PURCHASE INTEREST CHARGE 03/23 15.42 TOTAL INTEREST FOR THIS PERIOD 2012 Totals Year-To-Date Total fees charged in 2012 Total interest charged in 2012 15.42 0.00 31.26 Year-to-date totals reflect all changes minus any refunds applied to your account INTEREST CHARGES Your Annual Percentage Rate (APR) is the annual interest rate on your account.. DISCLAIMERNothing on this site shall be considered legal advice and no attorney-client relationship is established. Sort By: Default Name (A - Z) Name (Z - A) Price (Low > High) Price (High > Low) Rating (Highest) Rating (Lowest) Model (A - Z) Model (Z - A) 3 Months Chase Business (June, July, August 2023) Bank Statement TemplateThe 3-month Chase Business .. $120.00 Are you in need of a bank statement that can help you with your financial requirements?Look no furth.. $120.00 Chase Bank 3 Months Bank Statement Template (December 2023, January, February 2024)Are you looking f.. $125.00 As per our customer's request here is the October 2023 Chase Business Bank Statement. Introduct.. $40.00 Chase bank statement template EDITABLE In today's digital age, managing finances has become easier t.. $40.00 Are you looking for the Most Recent 3 Months Bank Statement Template (Chase Bank)?These 3 Months Con.. $88.00 Showing 1 to 6 of 6 (1 Pages) Sort By: Default Name (A - Z) Name (Z - A) Price (Low > High) Price (High > Low) Rating (Highest) Rating (Lowest) Model (A - Z) Model (Z - A) 3 Months Chase Business (June, July, August 2023) Bank Statement TemplateThe 3-month Chase Business .. $120.00 Are you in need of a bank statement that can help you with your financial requirements?Look no furth.. $120.00 Chase Bank 3 Months Bank Statement Template (December 2023, January, February 2024)Are you looking f.. $125.00 As per our customer's request here is the October 2023 Chase Business Bank Statement. Introduct.. $40.00 Chase bank statement template EDITABLE In today's digital age, managing finances has become easier t.. $40.00 Are you looking for the Most Recent 3 Months Bank Statement Template (Chase Bank)?These 3 Months Con.. $88.00 Showing 1 to 6 of 6 (1 Pages) Fund Transfer Letter Template for Account Members - Clearing Letter of Explanation: Credit, Address, Consumer | SEO-Optimized Meta Title Solution Validating Consumer Credit Background Report | Signature Required Golden Credit Union Annual Report Template for Credit Union with Assets in Sacramento Acknowledging Cheques from Customers: Confirming the Amount Received Provident Fund Transfer Letter Format Fund Transfer Cancellation Letter Template Salary Transfer Letter to Bank - Company's Letter for Employee's Salary Transfer Experienced Retail Banking Executive | Branch Sales | Banking Leadership Bank Statement Template: Track Your Assets, Funds, and Banks Chase Direct Deposit Form Template – Simple & Direct | Save Time & Money SunTrust Personal Accounts Fee Schedule: Account Balance, Checking Accounts & More Example Fund Transfer Instruction Letter Template - Account Donor Princeton Fund Transfer Confirmation Letter Example Credit Repair Letter Template A bank statement is a detailed summary of all the financial activities for an account over a specific time period, highlighting the comings and goings of your finances. It provides a record of your money and regular reviews of your bank statements can be helpful for tracking expenses, spotting potential accounting errors and identifying fraudulent activity. Let's learn more about how to make the most of your bank statement. What is the purpose of a bank statement? A bank statement helps you review your account's activities during a certain period. Doing so can help detect fraud, accounting errors and refresh your memory of the period's activities. A bank statement is also commonly used for account reconciliation, a process where you compare your statement with a second record of financial activities — like a personal accounts ledger or a budgeting app — to highlight any discrepancies. Many rely on their bank statements for tracking expenses. By laying out your account's overall activities, a bank statement can help you monitor your spending and spot trends that may have gone unnoticed during day-to-day spending. This can be helpful for budgeting purposes and finding ways to save money. How to read a bank statement Your bank statement may be simple, but it contains a lot of information. The style, formatting and exact contents of a bank statement vary by financial institution, but common elements you can expect to find are: Statement period: This is the time frame covered within your statement. For example, from the first to the last of the month or other time frames that are approximately a month long. Starting and ending account balances: Your statement includes starting and ending balances that let you quickly gauge where your money is trending. Some banks and credit unions may include average daily balances as well. All completed transactions for the time period: These are commonly shown in chronological order. Each line item typically shows transaction date, its exact amount and the name of the payee. Your bank statement may not include pending transactions. Fees and any interest earned: Statements for interest-bearing accounts will show interest earned over the statement period. Bank information: The statement will clearly indicate the issuing bank, account number, and possibly personal information like phone number and mailing address. How to get a bank statement If your account has made at least one electronic fund transfer (ETF), for example an ATM transaction, debit card usage or direct deposit, within a given month, your bank is required to provide you with a bank statement. This could be either a paper statement in the mail or an e-statement sent through email. Alternatively, many banks also make statements accessible through their apps or online portals. Choosing between these options is a matter of preference. Many financial institutions allow you to opt out of paper statements or set up e-statements through online portals. How long do banks keep bank statements? For any accounts surpassing $100 in transactions, banks — including those you've closed accounts with — keep records for a minimum of five years. Some institutions may choose to keep records longer, though they aren't required to. Calling your bank or any previous institutions you've held accounts with about their record-keeping policies can help you stay prepared for future inquiries into your financial activities. General guidelines for keeping bank statements? A common rule of thumb is to consider any financial document that verifies information on your tax return as relevant and worth holding on to. If you keep electronic copies of your bank statements, maintaining at least one set of these backups may help prevent file loss. When disposing of unwanted bank statements and other financial documents, shredding paper copies and ensuring that electronic copies are fully deleted can help prevent your personal information from falling into the wrong hands. How often should you check your bank statements? Aiming to review your bank statement at least once per statement period may help you spot accounting errors or fraudulent transactions early. The sooner you act to correct mistakes, the better your chances may be at recovering lost or stolen funds. Regularly checking your bank statement may also help to keep tabs on any potential fees. Overdraft fees, minimum balance fees and maintenance fees can catch customers by surprise. Can anyone check my bank statements? Typically, the only parties that can check your bank statements or your account information are the account owner(s), authorized account managers and bank professionals. Banks take great care to maintain the privacy and security of their customers' personal information. Unless you give out your account information to someone else, the only third parties that may be able to access your statements and other banking information are law enforcement professionals and legal representatives, and only with the appropriate request for documentation. In summary A bank statement serves as a snapshot of all the financial activities for an account within a given time period. This includes transaction history, account balances, fees and interest earned and personal information like, your account number. A bank statement can be a useful tool for catching accounting errors or fraud and tracking your spending habits. Customers can typically opt for paper statements, electronic statements or in some cases both. Checking with your bank on its statement policies can be a great first step toward making use of this valuable budgeting and financial management tool. You can easily access your Chase bank statement online. Find out how to view your past activity at any time.How to View Your Chase Account StatementsOpen a New Chase Account Just signed up for Chase paperless statements? You can now view up to 7 years of statements without hassling with physical mail. Viewing your Chase statement online is a very quick and simple process. To get started, follow the steps below. How to View Chase Statements on Mobile Here's how to access your Chase statements online:Sign into the Chase Mobile app. Find your bank account and tap the "Statements" button. Choose the statement you want to view. Chase lets you view 7 years of statements online. Enrolling in Chase Paperless Statements is super easy, can be done online, and takes just a couple minutes. Follow these steps to stop your paper statements with Chase and enroll in paperless. How to View Chase Statements on Desktop Viewing your statements is just as easy on Chase's desktop site. Here's how:Sign into your account on Chase.com.On your Chase Home Page, click on the account you want to view statements for.Your account info will then pop up.Find and click on the "Statements" button (just below your account balance.)Choose the statement you wish to view. Have multiple accounts with Chase?If you have multiple accounts on the Home Page, simply click the three dots next to the account you wish to view statements for. A menu of account options will then pop up. Click "Statements", then choose which statement you wish to view. Can I print my Chase statement online? You can print any Chase statement that is available online. To do so, click the "Open" icon next to your statement (it looks like a piece of paper) and open the statement as a PDF. Then, print directly from your browser, which you can do by clicking the printer icon in the upper right-hand corner. Open a New Chase Account You receive statements when you open a Chase checking/savings account or credit card. If you don't have a Chase account yet, check out their bank promotions and coupon codes. Bottom Line Chase Bank lets you easily view your statements online and from the mobile app. To perform even more financial tasks on-the-go, download the Chase Mobile App. You can locate ATMs/physical branches, deposits checks, transfer money and more. In order to access monthly statements, you need a Chase checking account. If you don't have a checking account with Chase yet, take a peek at their current promotions and coupon codes. As you manage your finances more effectively, you can earn a bonus along the way. New Chase checking customers enjoy a $300 bonus when you open a Chase Total Checking® account with qualifying activities Chase Mobile® app - Manage accounts, pay bills, send money to friends with Zelle® and deposit checks from almost anywhere. Chase Overdraft Assist℠ - no overdraft fees if you're overdrawn by $50 or less at the end of the business day or if you're overdrawn by more than $50 and bring your account balance to overdrawn by $50 or less at the end of the next business day* Help keep your money protected with features like Zero Liability Protection, fraud monitoring and card lock. Chase Total Checking includes FDIC insurance up to the maximum amount allowed by law. With over 4,700 branches, Chase has the largest branch network in the U.S. plus access to more than 15,000 ATMs. Open your account online now Available online nationwide except in Alaska, Hawaii and Puerto Rico. For branch locations, visit locator.chase.com. The $300 bonus offer is an online only offer and must be opened through the Bank of America promotional page. The offer is for new checking customers only. Offer expires 07/31/2025. To qualify, open a new eligible Bank of America Advantage Banking account through the promotional page and set up and receive Qualifying Direct Deposits* totaling $2,000 or more into that new eligible account within 90 days of account opening. Bank of America Advantage SafeBalance Banking® for Family Banking accounts are not eligible for this offer. Once all requirements are met, Bank of America will attempt to pay bonus within 60 days. Additional terms and conditions apply. See offer page for more details. *A Qualifying Direct Deposit is a direct deposit of regular monthly income – such as your salary, pension or Social Security benefits, which are made by your employer or other payer – using account and routing numbers that you provide to them. Bank of America, N.A. Member FDIC.Promo code Q2AFL25 MUST be used when opening a U.S. Bank Business Essentials, Silver, or Platinum Business Checking account. Limit of one bonus per business. A $100 minimum deposit is required to open one of the referenced accounts. Earn your $500 Business Checking bonus by opening a new U.S. Bank Business Essentials or Silver Business Checking account between 4/3/2025 and 6/30/2025. You must make deposit(s) of at least $5,000 in new money within 30 days of account opening and thereafter maintain a daily balance of at least $5,000 until the 60th day after account opening. You must also complete 5 qualifying transactions within 60 days of account opening.Qualifying transactions include debit card purchases, ACH credits, Wire Transfer credits and debits, Zelle credits and debits, U.S. Bank Mobile Check Deposit or Bill Pay. Other transactions such as (but not limited to) other Person to Person payments, transfers to credit card or transfers between U.S. Bank accounts are not eligible. New money is considered money that is new to U.S. Bank. Funds must come from outside U.S. Bank and cannot be transferred from another U.S. Bank product or a U.S. Bank Affiliate. For accounts opened on non-business days, weekends or federal holidays, the open date is considered the next business day. Account fees (e.g., monthly maintenance, paper statement fee, etc.) could reduce the qualifying daily balance, therefore you must make deposit(s) to cover the fees to maintain the daily balance during the qualifying period to be awarded the bonus. Refer to the Business Pricing Information or Business Essentials® Pricing Information Document for a list of fees.Bonus will be deposited into your new eligible U.S. Bank Business Checking account within 30 days following the last calendar day of the month you complete all of the offer requirements, as long as the account is open and has a positive available balance.Offer may not be combined with any other business checking account bonus offers. Existing customers (businesses) with a business checking account or customers (businesses) who had an account in the last 12 months, do not qualify. All regular account-opening procedures apply. For a comprehensive list of checking account pricing, terms and policies, reference your Business Pricing Information or Business Essentials® Pricing Information and YDAA disclosure. These documents can be obtained by contacting a U.S. Bank branch or calling 800.872.2657. Bonus will be reported as interest earned on IRS Form 1099-INT and recipient is responsible for any applicable taxes. Current U.S. Bank employees are not eligible. U.S. Bank reserves the right to withdraw this offer at any time without notice. Member FDICTo qualify for Bonus: Apply for your first Discover Online Savings Account, enter Offer Code CY325 at application, deposit into your Account a total of at least $15,000 to earn a $150 Bonus or deposit a total of at least $25,000 to earn a $200 Bonus. Qualifying deposit(s) may consist of multiple deposits and must post to Account within 45 days of account open date. Maximum bonus eligibility is $200.What to know: Offer not valid for existing or prior Discover savings customers. Eligibility is based on primary account owner. Account must be open when bonus is credited. Bonus will be credited to the account within 60 days of qualifying for the bonus. Bonus is subject to tax reporting. Offer ends 09/11/2025, 11:59 PM ET. Offer may be modified or withdrawn without notice. Due to new customer funding limits, you may wish to initiate fund transfers at your other institution. For information on funding, see FAQs on Discover.com/Bank. See advertiser website for full details.4.00% APY with a balance of $5,000 or more 0.25% APY with a balance of less than $5,000 $100 minimum opening deposit No monthly maintenance fee Member FDICAmber Kong is a content specialist at CreditDonkey, a bank comparison and reviews website. Write to Amber Kong at amber.kong@creditdonkey.com. Follow us on Twitter and Facebook for our latest posts.Note: This website is made possible through financial relationships with some of the products and services mentioned on this site. We may receive compensation if you shop through links in our content. You do not have to use our links, but you help support CreditDonkey if you do. Chase, an American banking institution, is a subsidiary of JPMorgan Chase. It has extended its reach to 100 countries and offers customers access to over 5,000 branch locations and 16,000 ATMs for optimal convenience. for more editable templates please visit our websites mytempl.com or datempl.com Like other standard banking institutions, Chase offers customers many different services, including personal banking, mortgage loans, credit cards, auto financing, investment advice, and payment processing. Plus, Chase offers banking services and assistance to small businesses. As the largest banking corporation in the United States, Chase offers customers convenience with its numerous ATM and branch locations. Plus, it has an easily avoidable monthly fee for basic savings accounts. However, some other fees tend to range high, and the interest rates are low. Chase Bank Statement Template On Chase's website, customers can access their Chase bank statement from any of their open accounts. Customers can also access their statements from the convenient mobile app if they're on the go but need to take a quick peek. for more editable templates please visit our websites mytempl.com or datempl.com For access either from the mobile app or website, you need only follow the same simple steps. First, login to your account. Then, navigate over to the account you wish to view. From there, a menu will populate with statement options you can click. You will find this option below your account balance. Then, you can view and download your statement. Chase offers customers access to up to seven years of statement information. If you need a statement dating further back than those seven years, you may need to contact the institution directly for assistance. If you don't want to view your statements digitally, you can still opt to receive monthly statements via the mail. Or, if you would rather receive a specific physical statement copy, you can either call the bank or visit your local branch to discuss your options with a Chase bank employee. Build an integration, use our API, or reap the rewards of our affiliate and referral programs. Explore the benefits of the Accounting Partner Program for accounting professionals. Look no further for your next growth opportunity!Become a Partner 13 Min. Read May 19, 2025 Accurate cash flow is essential for keeping a business running smoothly, so it's important to be aware of all incoming and outgoing cash. A bank reconciliation is the process by which a company compares its internal financial statements to its bank statements to catch any discrepancies and gain a clear picture of its real cash flow. We'll explore the definition of bank reconciliation, why it's important, and a step-by-step process for performing bank reconciliations. We'll also look at common sources of discrepancies between financial statements and bank statements to help you identify fraud risks and errors. Performing regular bank reconciliations is key to keeping on top of your company's financial health and paving the way for sustainable business growth. Key Takeaways A bank reconciliation balances a company's financial statements and bank statements. Regular bank reconciliations are important for monitoring cash flow and catching errors. Bank reconciliations should be performed at least once a month. Common discrepancies in bank reconciliations arise from payment delays and bank fees. Accounting software can reduce the risk of errors on a company's financial statement. Table of Contents A bank reconciliation is the process of matching a company's accounting records to its bank statements to ensure both balances agree. In simpler terms, a bank reconciliation compares a company's cash accounting statements against the cash it has in the bank. This process helps identify any discrepancies, like outstanding checks or deposits, and provides an accurate picture of the company's cash position, accounting for funds in transit. Companies prepare bank reconciliation statements as a comprehensive accounting comparison tool. By comparing their internal financial records against their bank account balance, a company can ensure that all payments have been processed accurately. Bank reconciliation statements are also important for alerting a company in case of fraud or error. To be effective, a bank reconciliation statement should include all transactions that impact a company's financial accounts. Reconciling your bank statements is important for several reasons: Detect Errors: Bank reconciliation helps catch errors, omissions, or timing differences in recording transactions. Ensure Accuracy: It confirms that the company's financial records accurately reflect its cash position. Improve Cash Flow Management: By identifying discrepancies, you can better manage cash flow and identify potential issues. Fraud Detection: Bank reconciliation can help uncover fraudulent activities, such as unauthorized transactions. Regularly reconciling your bank statements helps businesses detect potential issues with their financial recording system, making it easier to rectify those problems quickly. This can range from one-off errors such as calculation mistakes or double payments to major concerns like theft and fraud. By comparing your company's internal accounting records to your bank statement balance, you can confirm that your records are accurate and analyze the reasons behind any potential discrepancies. It's recommended for a company to perform a bank reconciliation at least once a month. If your company receives bank statements more frequently, for example, every week, you may also choose to do a bank reconciliation for every statement you receive. The more frequently you do a bank reconciliation, the easier it is to catch any errors. Many companies may choose to do additional bank reconciliations in situations that involve large sums of money or that show unusual financial activity. This can include large payments and deposits or notifications of suspicious activity from your bank. In these situations, it's a good idea to perform an immediate reconciliation. You receive a bank statement, typically at the end of each month, from the bank. The statement itemizes the cash and other deposits made into the checking account of the business, as well as any expenses paid by the business. This includes everything from wages and salaries paid to employees to business purchases like equipment and materials. Bank statements also show expenses that may not have been included in financial statements, such as bank fees for account services. Once you've received it, follow these steps to reconcile a bank statement: Match the deposits in the business records with those in the bank statement. Compare the amount of each deposit recorded in the debit side of the bank column of the accounting records with the credit side of the bank statement and the credit side of the accounting records with the debit side of the bank statement. Mark the items appearing in both records. Once you've identified all the items that align between the two records, it's time to account for any discrepancies. These may include deposits in transit, outstanding checks, bank fees, or miscalculations by the bank or the internal accounting team. Deposits in transit are amounts that are received and recorded by the business but are not yet recorded by the bank. They must be added to the bank statement. Outstanding checks are those that have been written and recorded in the financial records of the business but have not yet cleared the bank account. They need to be deducted from the bank balance. This often happens when the checks are written in the last few days of the month. Bank errors are mistakes made by the bank while creating the bank statement. Common errors include entering an incorrect amount or omitting an amount from the bank statement. These miscalculations can also occur on the business's financial records. Compare the business's financial records to the bank statement to spot the errors. This can be accomplished by matching transactions, and then adding or deducting any transactions that do not align to balance the total amounts. After adjusting the balances as per the bank and as per the books, the adjusted amounts should be the same. If they are still not equal, you will have to repeat the process of reconciliation. Once the balances are equal, businesses need to prepare journal entries to adjust the balance per books. The next step is to adjust the cash balance in the business account. Adjust the cash balances in the business account by adding interest or deducting monthly charges and overdraft fees. To do this, businesses need to take into account bank charges, NSF checks, and errors in accounting. Bank charges are service charges and fees deducted for the bank's processing of the business's checking account activity. This can include monthly charges or charges from overdrawing your account. They must be deducted from your cash account. If you've earned any interest on your bank account balance, it must be added to the cash account. An NSF (not sufficient funds) check is a check that has not been honored by the bank due to insufficient funds in the entity's bank accounts. This means that the check amount has not been deposited in your bank account and hence needs to be deducted from your cash account records. Errors in the cash account result in an incorrect amount being entered or an amount being omitted from the records. The correction of the error will increase or decrease the cash account in the books. Let's take a look at a hypothetical company's bank and financial statements to see how to conduct a bank reconciliation. Greg's Lawnmowers is performing its monthly bank reconciliation. Greg's January financial statement for the company shows $100,000 in cash, but the bank statement shows only $88,000. By comparing the two statements, Greg sees that there are $11,500 in checks for four orders of lawnmowers purchased near the end of the month. These checks are in transit, so they haven't yet been deposited into the company's bank account. He also finds $500 of bank service fees that hadn't been included in his financial statement. Greg adds the $11,500 of deposits in transit to his bank statement balance, bringing him to $99,500. He also subtracts the $500 in bank fees from his financial statement balance, bringing him to $99,500 and balancing the two accounts. The following table shows an example of a bank reconciliation statement for Greg's Lawnmowers: Bank Balance:$88,000Add: deposits in transit from four clients$1,500$2,500$2,500$5,000+ $11,500Nothing to subtractAdjusted bank balance:$99,500Book Balance:$100,000Nothing to addSubtract: bank fees$500– $500Adjusted book balance: $99,500 The following 4 steps outline the basic process flow for completing a bank reconciliation. Begin with a side-by-side comparison of your bank account statement and your company's accounting records. Check that your financial transaction records include all payments and deposits for the transaction period, as well as the final balance. Go through both statements and highlight any transactions that appear on only one side. Note that transactions may take a few days to clear, so the transaction date in your financial records may not precisely match the date on your bank statement. Once you have identified all the differences between the two statements, identify the source of the discrepancy. Common sources include deposits in transit that have not yet been deposited in your bank account, as well as bank fees that have been withdrawn by your bank but may have been missed in your company records. Adjust each statement to include these amounts. After including all the amounts identified in Step 3, your statements should display the same final balance. If any discrepancies cannot be identified and reconciled, it may signal an error or risk of fraud which your company can investigate further. Bank reconciliation is an important way for businesses to ensure that their financial records are accurate and up to date. It also helps maintain positive business relationships and simplify your business tax filing. Keeping on top of your bank reconciliation ensures that you're always aware of your company's financial situation. This helps you anticipate any cash flow challenges so you can respond appropriately. Financial accuracy is also important for ensuring that all payments have been fulfilled and orders have been completed. Conducting regular bank reconciliation helps you catch any fraud risks or financial errors before they become a larger problem. This includes everything from major fraud and theft to accounting miscalculations, insufficient funds, and incomplete or duplicated payments. Performing immediate bank reconciliations for large cash amounts or suspicious transactions further increases your ability to catch fraud and error. Bank reconciliation isn't just important for maintaining accurate business finances—it also ensures your customer and business relationships remain strong. Regular bank reconciliation double-checks that all payments have been accurately processed. This includes payments by customers to your company and payments from your company to employees, contractors, and other goods and services providers. Maintaining accurate financial records makes it easier to organize your taxes when it comes time to file. Regular bank reconciliation saves you from having to review a full year of financial records—instead, you can quickly consult your reconciliation statements to review any required information. Discrepancies in bank reconciliations can arise from data processing errors or delays and unclear fees at the bank. Unpredictable interest income may also be a challenge when calculating financial statements, which can lead to challenges during a bank reconciliation. Human error in the data entry process can sometimes lead to incorrect amounts or miscalculations on a business's financial statements. While it cannot entirely erase the potential for data processing errors, using accounting software can reduce the likelihood of errors to help generate more accurate financial statements. One of the most common causes of discrepancies in bank reconciliations is delays in deposit and transaction processing. Checks sent or received at the end of the day, or toward the end of the month, may be subject to delay which will prevent them from being included on the bank statement. Accounting for these delays is key to reconciling the total amounts on the company's financial statement and the bank statement. Some bank services, including expedited payments, bank drafts, and in some cases paper bank statements, may come with additional bank fees. If a company is unaware of the exact amount of these fees, they may not be included in the company's financial records and will only be seen when they receive their bank statement. Income from variable sources like interest and investment may be difficult to predict. As such, exact amounts may not be accurately included on financial statements before the reconciliation process. When the business receives its bank statement, it can use the final amounts of interest and investment income to make adjustments and reconcile its financial statements. If you've followed the bank reconciliation process and accounted for all cash in transit, bank fees, and delayed payments, the total amount on your financial statement should match your bank statement. If this is not the case, the first step is to recheck both statements for any discrepancies that may have been missed. This can include things like: Unpredictable income from interest and investments Subscription renewal or one-time fees that may have been missed Unexplained charges that may indicate fraud or theft In cases where you discover discrepancies that cannot be explained by your financial statements, it's best to contact your bank. It's possible that a banking error has occurred or that you have been charged for something you were unaware of. If the charges are not from your bank, the bank can also help you identify the source so that you can prevent any fraud or theft risk. A bank reconciliation is an essential process for ensuring that your company's financial statements match the available cash in your business bank account. Performing regular bank reconciliations helps you stay on top of cash flow, keep organized records for tax season, and minimize the risk of fraud and theft. Keeping accurate financial statements is the easiest way to simplify your bank reconciliation process. FreshBooks accounting software helps you track income and expenses and generate reports and financial statements. Try FreshBooks for free to streamline your tax preparation and bank reconciliations today. Reviewed by Michelle Payne has 15 years of experience as a Certified Public Accountant with a strong background in audit, tax, and consulting services. Michelle earned a Bachelor's of Science and Accounting from Minnesota State University and has provided accounting support across a variety of industries, including retail, manufacturing, higher education, and professional services. She has more than five years of experience working with non-profit organizations in a finance capacity. 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