



5 Star Community Credit Union
MOCK ACCT STATEMENT
Intended for Practice use only

Test Account
100 S Cherry St
Mt Pleasant IA 52641

EXAMPLE 1

Date	Description	Withdrawals / Debits	Deposits / Credits	Balance
2025-09-01	Beginning balance			\$2,450.00
2025-09-02	Direct Deposit — ACME Payroll		\$2,500.00	\$4,950.00
2025-09-03	POS — Grocery Mart #142	\$86.23		\$4,863.77
2025-09-05	Check #1021 — Rent Payment	\$1,200.00		\$3,663.77
2025-09-07	ATM Withdrawal — Main St (ATM)	\$60.00		\$3,603.77
2025-09-09	ACH Debit — UtilityCo	\$145.67		\$3,458.10
2025-09-11	Mobile Deposit — Personal Check		\$250.00	\$3,708.10
2025-09-13	POS — Coffee Corner	\$9.45		\$3,698.65
2025-09-15	Bill Pay — CreditCard Online	\$500.00		\$3,198.65
2025-09-18	ATM Withdrawal — Oak Branch	\$40.00		\$3,158.65
2025-09-20	Deposit — Transfer from Savings		\$450.00	\$3,608.65
2025-09-21	POS — Electronics Outlet	\$299.95		\$3,308.70
2025-09-23	ACH Credit — Refund		\$100.00	\$3,408.70
2025-09-25	POS — Pharmacy	\$28.50		\$3,380.20
2025-09-27	Monthly Service Fee (if any)	\$12.00		\$3,368.20
2025-09-28	ACH Debit — Insurance Co.	\$145.67		\$3,222.53
2025-09-29	ATM Withdrawal — Downtown (fee)	\$2.00		\$3,220.53
2025-09-30	Interest Credit (monthly)		\$0.18	\$3,220.71

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- Key Take Aways:
 - Debits/withdraws: Items you take out of your account
 - Credits/Deposits: Items you add to your account
- Important to write down things as they happen.
 - POS – CAN deduct from your account right away
 - Checks – will NOT deduct from your account right away but you should ALWAYS account for it on your register like it has been withdrawn right when you give the check to someone.
 - ACH – May or May not be same day transactions so you want to account for those transactions like a check as well.
 - The Example shows WHY you should always write down your transactions to prevent going negative and being assessed any overdraft fees.

** This mock statement is NOT INTENDED to reflect actual financial institutions policy. This is only used for educational purposes**

** These are all made up numbers and may not be accurate for you financial institution. Please check with your financial institution for a fee schedule**