

Example

of

e-Closing

3-way reconciliation
package



[Redacted]
 [Redacted]
 [Redacted]
not labeled properly

October 31, 2015 - November 30, 2015
 Days in stmt period: 30

People's United Bank, N.A.
 [Redacted]
 [Redacted]

Direct Inquiries to:
 CALL CENTER
 1-800-894-0300

Summary of Account Balance

Account	Number	Ending Balance
CASH MANAGEMENT CHECKING	[Redacted]	\$4,558,032.76

CASH MANAGEMENT CHECKING

Account Summary

Beginning Balance	\$3,599,984.97	✓
Average Ledger Balance *	\$2,601,446.15	
Average Collected Balance **	\$2,303,190.31	
Ending Balance	\$4,558,032.76	✓
Total Debits 493	\$19,439,125.07	
Total Credits 74	\$20,397,172.86	→ rec shows 20,397,172.90
Total Checks 480	\$15,999,352.23	+ wires \$3,439,772.88 = 19,439,125.11

* Calculated when statement cycles. Does not include interest posted at month end.

** Calculated using calendar month. Does not include interest posted at month end.

.04 error offset

480 Enclosures

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
35	11-13	\$507.99	168 *	11-13	\$43.50	61 *	11-13	\$341.25
56 *	11-13	\$635.62	302 *	11-13	\$289.37	68 *	11-13	\$376.87
57 *	11-13	\$125.63	308 *	11-13	\$293.12	79 *	11-13	\$172.50
113 *	11-13	\$50.00	316 *	11-13	\$192.50	385 *	11-13	\$250.00
146 *	11-13	\$513.75	321 *	11-13	\$136.75	599 *	11-13	\$310.00
160 *	11-13	\$183.75	327 *	11-13	\$242.50	607 *	11-13	\$68.75
388 *	11-13	\$241.87	330 *	11-13	\$293.75	613 *	11-12	\$320.10
136 *	11-13	\$334.37	543 *	11-13	\$184.75	631 *	11-12	\$82.50
143 *	11-12	\$73.47	548 *	11-13	\$353.12	642 *	11-13	\$337.50

* Skip in check sequence

Continued on next page

[REDACTED]
 Reconciliation Summary
 People's United Bank - [REDACTED]
 Statement Period 01-Nov-2015 to 30-Nov-2015

Bank Balance	
Ending Bank Statement Balance	① 4,558,032.76
Plus Deposits in Transit <i>(see pg 5)</i>	181,151.63
Less Outstanding Checks <i>(see pg 6)</i>	3,134,973.04
Less Outstanding Wires	.00
Plus Outstanding Adjustments	.00
Adjusted Bank Balance	* 1,604,211.35

COPY
copy cleared in Dec

Book Balance	
Beginning Book Balance	- 130,998.79
Plus Receipts	20,578,324.53
Plus Voided Checks	2,683,929.67
Less Disbursements	21,527,044.06
Plus Bank Credits	.00
Less Bank Charges	.00
Adjusted Book Balance <i>(see pg 8)</i>	* 1,604,211.35

Difference	.00
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Escrow Trial Balance <i>(see pg 7)</i>	* 1,604,211.35
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Cleared Items For November Statement	
95 Deposits <i>(see pg 3)</i>	6,574,920.19
52 Incoming Wires	13,822,252.71
0 Credit Adjustments	.00
480 Checks <i>(see pg 4)</i>	15,999,352.23
15 Outgoing Wires	3,439,772.88
0 Debit Adjustments	.00

Total credits
 = 20,397,172.90
 + .04
 Total debits
 on BS
 = 19,439,125.11
 + .04

REVIEWED BY:

[REDACTED]

*Signed + dated
 as verification of review*

* Bank, Book + Trial Balance March.

Beginning Bank Balance	3,599,984.97
Ending Bank Balance	4,558,032.76
Outstanding Deposits	181,151.63
Outstanding Wires In	.00
Equals Deposits in Transit	181,151.63
Outstanding Withdrawals	3,134,973.04
Outstanding Wires Out	.00
Outstanding Adjustments In	.00
Outstanding Adjustments Out	.00
Equals Outstanding Adjustments	.00
Equals Bank Balance	1,604,211.35

B1-1-1
 B1-1-33
 B1-1-32

Beginning Book Balance	- 130,998.79
Cleared Deposits Cur Period	6,574,920.19
Cleared Adj In Cur Period	.00
Cleared Wires In Cur Period	13,822,252.71
Outstanding Deposits Cur Period	181,151.63
Outstanding Adj In Cur Period	.00
Outstanding Wires In Cur Period	.00
Equals Receipts	20,578,324.53
Voided Wires Cur Period	.00
Voided Checks Cur Period	2,683,929.67
Equals Voided Checks	2,683,929.67
Cleared Withdrawal Cur Period	12,333,301.06
Cleared Wires Out Cur Period	3,439,772.88
Cleared Adj Out Cur Period	.00
Outstanding Withdrawals Cur Period	3,072,943.45
Outstanding Wires Out Cur Period	.00
Outstanding Adj Out Cur Period	.00
Voided & Created Wires Cur Period	.00
Voided & Created Checks Cur Period	2,681,026.67
Equals Disbursements	21,527,044.06
Interest	.00
Bank Charges	.00
Equals Adjusted Book Balance	1,604,211.35

= \$20,397,172.90
 clrd in Ac +.04

Difference	.00
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Credits .04 over
 offsets Debits .04 over

[REDACTED]
 Deposit Register
 Cleared Deposits
 People's United Bank [REDACTED]
 Statement Period 01-Nov-2015 to 30-Nov-2015

Trx Nbr	Trx Type	Status	Date	Description	File Number	Amount
WIRE	Wire In	Clear 11/30	11/27/2015	[REDACTED]	[REDACTED]	476,228.51
WIRE	Wire In	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	500.00
WIRE	Wire In	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	1,500.00
	Deposit	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	6,808.59
	Deposit	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	10,000.00
WIRE	Wire In	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	20,000.00
				[REDACTED]	[REDACTED]	49,405.74
	Deposit	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	
WIRE	Wire In	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	50,000.00
	Deposit	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	86,264.07
WIRE	Wire In	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	113,644.95
WIRE	Wire In	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	177,755.25
WIRE	Wire In	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	195,042.48
WIRE	Wire In	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	260,440.11
	Deposit	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	277,964.23
WIRE	Wire In	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	290,000.00
WIRE	Wire In	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	297,614.72
WIRE	Wire In	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	343,709.84
WIRE	Wire In	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	596,174.92
WIRE	Wire In	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	699,049.46

Deposit Register Summary
Cleared Deposits

Trx Type	Count	Amount
Deposits	95	6,574,920.19
Wires	52	13,822,252.71
Adjustments	0	.00
Total	147	20,397,172.90

31-1-1 is \$20,397,172.86

\$ - .04

[REDACTED]
Withdrawal Register
Cleared Withdrawals
 People's United Bank - [REDACTED]
 Statement Period 01-Nov-2015 to 30-Nov-2015

Trx Nbr	Trx Type	Status	Date	Description	File Number	Amount
[REDACTED]	Check	Clear 11/30	11/25/2015	[REDACTED]	[REDACTED]	366,347.64
[REDACTED]	Check	Clear 11/30	11/25/2015	[REDACTED]	[REDACTED]	91,504.28
[REDACTED]	Check	Clear 11/30	11/25/2015	[REDACTED]	[REDACTED]	157,044.39
[REDACTED]	Check	Clear 11/30	11/25/2015	[REDACTED]	[REDACTED]	39,281.68
[REDACTED]	Check	Clear 11/30	11/25/2015	[REDACTED]	[REDACTED]	102.36
[REDACTED]	Check	Clear 11/30	11/25/2015	[REDACTED]	[REDACTED]	486.99
[REDACTED]	Check	Clear 11/30	11/27/2015	[REDACTED]	[REDACTED]	280,681.65
[REDACTED]	Check	Clear 11/30	11/27/2015	[REDACTED]	[REDACTED]	1,739.04
	Wire Out	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	22,383.12
	Wire Out	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	167,080.93
				[REDACTED]	[REDACTED]	995,059.08
63164	Check	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	
2015.11ERR OR	Wire Out	Clear 11/30	11/30/2015	[REDACTED]	[REDACTED]	750.00
				[REDACTED]	[REDACTED]	.04

Withdrawal Register Summary
Cleared Withdrawals

Trx Type	Count	Amount
Checks	480	15,999,352.23
Wires	15	3,439,772.88
Adjustments	0	.00
Total	495	19,439,125.11

+ .04

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Deposit Register
Outstanding Deposits
People's United Bank
Statement Period 01-Nov-2015 to 30-Nov-2015

Trx Nbr	Trx Type	Status	Date	Description	File Number	Amount
	Deposit	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	25,000.00
	Deposit	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	156,151.63

Deposit Register Summary
Outstanding Deposits

Trx Type	Count	Amount
Deposits	2	181,151.63
Wires	0	.00
Adjustments	0	.00
Total	2	181,151.63

*cleaned in
see pgs.*

[REDACTED]
 Withdrawal Register
 Outstanding Withdrawals
 People's United Bank [REDACTED]
 Statement Period 01-Nov-2015 to 30-Nov-2015

Trx Nbr	Trx Type	Status	Date	Description	File Number	Amount
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	155.00
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	3,761.00
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	2,377.66
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	386.87
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	282.00
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	7,335.00
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	292,795.18
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	90.50
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	2,604.98
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	3,077.00
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED] fees	[REDACTED]	20,244.06
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	236.96
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	24,000.00
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	97,212.32
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	318.75
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	253,899.00
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	150.00
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	9,500.00
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	94,558.19
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	5,699.00
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	18,995.00
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	115,562.37
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	3,200.00
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	5,200.00
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	3,120.00
[REDACTED]	Manual Chk	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	571.41
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	1,119.00
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	79,005.16
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	1,527.81
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	19,695.90

Withdrawal Register Summary
Outstanding Withdrawals

Trx Type	Count	Amount
Checks	297	3,134,973.04
Wires	0	.00
Adjustments	0	.00
Total	297	3,134,973.04

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[REDACTED]
 Trial Balance
 Outstanding Deposits
 People's United Bank [REDACTED]
 Files Closed On or Before: 30-Nov-2015

File #	Borrower / Seller	Receipts	Disbursements	Available	Overdrawn	Last Transaction
[REDACTED]	[REDACTED]	1,062,069.08	1,062,066.35	2.73		11/30/2015
[REDACTED]	[REDACTED]	4,582.10	4,222.10	360.00		06/17/2015
[REDACTED]	[REDACTED]	385,728.30	385,029.30	699.00		11/30/2015
[REDACTED]	[REDACTED]	174,441.08	171,737.34	2,703.74		11/18/2015
[REDACTED]	[REDACTED]	113,644.95	113,552.45	92.50		11/30/2015
[REDACTED]	[REDACTED]	100,351.04	100,331.04	20.00		11/20/2015
[REDACTED]	[REDACTED]	195,042.48	209,488.27		14,445.79	11/30/2015
[REDACTED]	[REDACTED]	.00	1,100.19		1,100.19	11/30/2015
[REDACTED]	[REDACTED]	227,160.99	.00	227,160.99		11/30/2015
[REDACTED]	[REDACTED]	344,209.84	350,447.30		6,237.46	11/30/2015
[REDACTED]	[REDACTED]	253,327.38	259,323.37		5,995.99	11/30/2015
[REDACTED]	[REDACTED]	.00	403.42		403.42	11/30/2015
[REDACTED]	[REDACTED]	540,293.21	.00	540,293.21		11/24/2015
[REDACTED]	[REDACTED]	271,500.46	267,053.46	4,447.00		11/18/2015
[REDACTED]	[REDACTED]	856,615.03	.00	856,615.03		11/30/2015
Totals: 15 Files				1,632,394.20	28,182.85	
Net: 1,604,211.35						

✓ = cleared in December

no dormant files
 ([REDACTED] is 5 mos old)

[REDACTED]
Check Register
 People's United Bank [REDACTED]
 Statement Period 01-Nov-2015 to 30-Nov-2015

Trx Nbr	Trx Type	Status	Date	Description	File Number	Amount	Balance
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	18,995.00	1,833,213.04
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	115,562.37	1,717,650.67
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	3,200.00	1,714,450.67
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	5,200.00	1,709,250.67
[REDACTED]	Check	Void 11/30	11/30/2015	[REDACTED]	[REDACTED]	3,120.00	1,706,130.67
[REDACTED]	Manual Chk	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	76,590.16	1,706,130.67
[REDACTED]	Check	Void 11/30	11/30/2015	[REDACTED]	[REDACTED]	571.41	1,705,559.26
[REDACTED]	Check	Void 11/30	11/30/2015	Town of [REDACTED]	[REDACTED]	571.41	1,705,559.26
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	4,681.00	1,705,559.26
[REDACTED]	Check	Outstanding	11/30/2015	[REDACTED]	[REDACTED]	1,119.00	1,704,440.26
[REDACTED]	Check	Void 11/30	11/30/2015	[REDACTED]	[REDACTED]	79,005.16	1,625,435.10
[REDACTED]	Wire Out	Clear 11/30	11/30/2015	Tax Collector [REDACTED]	[REDACTED]	2,266.00	1,625,435.10
						.04	1,604,211.35

Check Register Summary

Beginning Balance		- 130,998.79
52 Incoming Wires	13,822,252.71	
97 Deposits	6,756,071.82	
0 Incoming Adjustments	.00	
149 Total Deposits		20,578,324.53
15 Outgoing Wires	3,439,772.88	
467 Disbursements	17,984,114.80	
0 Outgoing Adjustments	.00	
38 Voided/Stopped	2,681,026.67	
444 Net Disbursements		18,742,861.01
2 Prior Period Voids		2,903.00
Ending Balance		1,707,367.73