Us bank checking account statement template Academic PDF

US Bank Checking Account Statement Template

A well-crafted US Bank checking account statement template is an essential tool for both bank customers and financial institutions. It provides a clear, organized, and comprehensive overview of a customer?s banking activity over a specific period. Whether you are looking to create a professional statement for your clients or need a reliable template to monitor your personal finances, understanding the key components and best practices for designing such documents is crucial. This article explores the importance of a checking account statement template, the typical structure, key elements to include, and tips for customization to suit various needs.

Understanding the Importance of a US Bank Checking Account Statement Template

Why Use a Standardized Template?

A standardized checking account statement template ensures consistency, accuracy, and clarity. It simplifies the process of reviewing transactions, reconciling accounts, and detecting discrepancies or fraudulent activities. For banks, providing a professional and clear statement enhances customer trust and satisfaction.

Benefits for Customers and Banks

- Improved transparency and understanding of financial activity
- Ease of record-keeping and tax preparation
- Efficient reconciliation of accounts
- Facilitates dispute resolution
- Strengthens compliance with financial regulations

Core Components of a US Bank Checking Account Statement Template

A comprehensive template should encompass all critical information that a customer or auditor might need. Below are the essential sections:

1. Header Section

This section includes the basic identification details:

- Bank logo and name
- Customer?s account number
- Statement period (start and end dates)
- Statement date (issue date)
- Customer?s name and address

2. Account Summary

Provides an overview of the account's activity during the statement period:

- Beginning balance
- Total deposits/credits
- Total withdrawals/debits
- Ending balance
- Available balance

3. Transaction Details

The core of the statement, listing all activities:

- Date of transaction
- Description or payee details
- Reference or check number (if applicable)
- Debit amount
- Credit amount
- Running balance after each transaction

4. Footnotes and Additional Information

Includes important notices:

- Bank policies or changes
- Fees and charges details

- Contact information for customer service
- Legal disclosures

5. Reconciliation and Discrepancy Notes

Section for notes on discrepancies or specific remarks related to the account activity.

Designing an Effective US Bank Checking Account Statement Template

Best Practices for Layout and Formatting

To ensure clarity and professionalism:

- **Use Clear Headings and Subheadings:** Make sections easily identifiable.
- **Maintain Consistent Font and Size:** Use professional fonts like Arial or Times New Roman, size 10-12.
- **Organize Data in Tables:** Tabular format enhances readability of transaction details.
- **Include Borders and Shading:** Differentiate headers from data rows for visual clarity.
- **Provide Pagination and Indexing:** For lengthy statements, include page numbers and a table of contents if necessary.

Customizing the Template for Specific Needs

Depending on the purpose, you might tailor the template:

- Adding branding elements such as logos and color schemes matching bank branding
- Incorporating QR codes for quick access to online statements
- Including graphs or charts to visualize account activity
- Adding filters or sections for specific transaction types (e.g., online payments, ATM withdrawals)

Sample US Bank Checking Account Statement Template Structure

Below is a simplified outline of how a typical statement template might be structured:

Header

Bank of Example

1234 Bank Street, City, State ZIP

Phone: (555) 123-4567

Account Number: 987654321

Statement Period: 01/01/2024 - 01/31/2024

Statement Date: 02/01/2024

Account Summary

DescriptionAmountBeginning Balance$1,200.00Total Deposits/Credits$3,500.00Total Withdrawals/Debits$2,800.00Ending Balance$1,900.00Available Balance$1,900.00

Transaction Details

DateDescriptionReferenceDebit ($)Credit ($)Balance ($)
01/03/2024Payroll DepositACH1234567891,500.002,700.0001/10/2024Grocery StorePOS987654150.002,550.00

Footer and Notes

For questions regarding your statement, contact customer service at (555) 123-4567 or visit our website.

Legal and Security Considerations

When designing or distributing a US Bank checking account statement template, it is vital to prioritize security and compliance:

- **Protect Sensitive Data:** Use encryption and secure methods for transmitting statements.
- **Follow Regulatory Guidelines:** Ensure the statement complies with regulations such as the Gramm-Leach-Bliley Act (GLBA) and the Federal Reserve System standards.
- **Include Disclaimers and Disclosures:** Clearly state the purpose of the statement and privacy notices.

Conclusion

A well-designed US Bank checking account statement template serves as an essential document for maintaining financial transparency and accountability. It aids customers in understanding their banking activity, assists banks in regulatory compliance, and streamlines the reconciliation process. By incorporating key components, adhering to best practices in design, and customizing templates

to specific needs, banks and individuals can ensure their statements are clear, professional, and effective. Whether you are creating a template for personal use or for a financial institution, focusing on clarity, accuracy, and security will help you produce an impactful and reliable checking account statement.

US Bank Checking Account Statement Template: A Comprehensive Guide for Better Financial Management

Managing your finances effectively begins with understanding your bank statements. For many account holders, the US bank checking account statement template serves as a vital tool for tracking transactions, monitoring account activity, and ensuring financial accuracy. Whether you're a new account holder or someone looking to streamline your financial review process, having a clear understanding of how to utilize and interpret a checking account statement template is essential. This guide provides an in-depth look at the components, best practices, and tips for customizing your US bank checking account statement template to meet your specific needs.

What Is a US Bank Checking Account Statement Template?

A US bank checking account statement template is a pre-designed document that outlines the standard format for presenting your checking account activity over a specific period?usually monthly or quarterly. It consolidates all transactions, fees, deposits, and balances into an organized format, making it easier for account holders to analyze their financial behavior.

Having a consistent template helps ensure that your statements are comprehensive, easy to read, and aligned with your financial management goals. Many banks provide official templates, but users can also customize their own for personal use, especially if they prefer tracking additional details or organizing data in a particular way.

Key Components of a US Bank Checking Account Statement Template

Understanding the typical components of a checking account statement template is crucial for accurate interpretation. Here?s a detailed breakdown:

- Header Section

- Bank Name and Logo: Clearly identifies the issuing bank.
- Account Holder Name and Address: For personal identification.
- Account Number: Unique identifier for your checking account.
- Statement Period: The start and end dates covering the statement.

- Statement Date: The date when the statement was generated.

- Opening and Closing Balances

- Opening Balance: The account balance at the beginning of the statement period.
- Closing Balance: The balance at the end of the period, reflecting all transactions.

- Transaction Details

A detailed list of all financial activities during the statement period, including:

- Date: When the transaction occurred.
- Description: Details about the transaction (merchant name, ATM info, deposit info).
- Withdrawals/Debits: Funds taken out (e.g., purchases, ATM withdrawals, fees).
- Deposits/Credits: Funds added (e.g., direct deposits, transfers, deposits).
- Running Balance: Updated balance after each transaction.

- Fees and Charges

A separate section listing any fees incurred, such as overdraft fees, monthly maintenance fees, or ATM charges.

- Summary Section

- Total Deposits: Sum of all credits within the period.
- Total Withdrawals: Sum of all debits.
- Total Fees: Sum of all fees charged.
- Adjusted Balance: Reflects the actual available funds after fees and transactions.

- Additional Information

- Bank Contact Details: Customer service phone numbers, website.

- Important Messages: Alerts about account changes, upcoming fees, or promotions.
- Legal Disclosures: Terms and conditions, privacy policies.

How to Use a US Bank Checking Account Statement Template Effectively

Having a template is just the first step. The real benefit lies in how you utilize it to manage your finances. Here are best practices:

- Regular Reconciliation

- Compare your bank statement with your personal records: Cross-check each transaction to ensure accuracy.
- Identify discrepancies promptly: If you notice unauthorized or incorrect charges, contact your bank immediately.

- Categorize Transactions

- Create categories: Groceries, utilities, entertainment, savings, etc.
- Track spending patterns: Helps identify areas to cut costs or adjust your budget.

- Monitor Fees and Charges

- Review fees: Regularly check for unnecessary or avoidable fees.
- Seek fee waivers: Contact your bank if you believe fees are unjustified or if you qualify for certain waivers.

- Analyze Cash Flow

- Assess income vs. expenses: Ensure your spending aligns with your financial goals.
- Plan for upcoming expenses: Use your statement to prepare for future financial commitments.

- Save and Organize Statements

- Maintain digital or physical copies: For taxes, loan applications, or financial planning.
- Use consistent naming and storage methods: Easier retrieval and review.

Customizing Your US Bank Checking Account Statement Template

While banks provide standard templates, customizing your own can offer additional benefits:

- Add Personal or Business-Specific Details

- For freelancers or business owners, include fields for project codes, client names, or invoice numbers.

- Incorporate Budgeting Features

- Embed budget categories or goal indicators within your template to track progress.

- Use Visual Elements

- Incorporate charts or graphs to visualize spending trends over time.

- Automate Calculations

- Use spreadsheet formulas to automatically total categories, calculate averages, or project future balances.

- Integrate Alerts and Notifications

- Highlight transactions that exceed predefined limits or mark unusual activity for quick review.

Popular Tools and Resources for Creating a US Bank Checking Account Statement Template

Many individuals and small business owners leverage various tools to create or customize their templates:

- Excel or Google Sheets: Offer flexibility with formulas, charts, and customization.
- Accounting Software: Programs like QuickBooks or Wave can generate detailed statements with more comprehensive features.
- Bank Download Options: Many banks allow exporting transactions into CSV or PDF formats, which can then be adapted into personalized templates.

Best Practices for Maintaining Accurate and Secure Bank Statements

Maintaining accurate records is vital for financial health and security:

- Regular Updates: Refresh your template after each statement period.
- Secure Storage: Protect personal data with encryption or secure storage solutions.
- Audit Trail: Keep copies of old statements for at least 7 years for tax and legal purposes.
- Watch for Fraud: Review statements promptly to identify suspicious activity.

Final Thoughts

A well-designed US bank checking account statement template is a powerful tool for gaining clarity over your finances. By understanding its components, utilizing it regularly, and customizing it to fit your unique needs, you can enhance your financial awareness, prevent errors, and make informed decisions. Whether you're managing personal expenses, preparing for taxes, or overseeing business transactions, a reliable statement template is a cornerstone of responsible financial management. Take the time to set up your template properly, stay vigilant in your review process, and leverage it to achieve your financial goals with confidence.

QuestionAnswer What is a US Bank checking account statement template? A US Bank checking account statement template is a standardized format used to display account transactions, balances, and other relevant details for bank account holders in the United States. How can I customize a US Bank checking account statement template? You can customize a template by adding your bank's logo, adjusting the layout, including specific transaction details, and formatting the data to match your branding or personal preferences using spreadsheet or document editing software. Where can I find a free US Bank checking account statement template? Free templates can often be found on financial websites, template platforms like Microsoft Office or Google Docs, or directly from US Bank's online resources if they provide downloadable statement formats. What information should be included in a US Bank checking account statement template? Key information includes account holder details, statement period, opening and closing balances, transaction date,

description, amount, and running balance for each transaction. Can I use a generic template for my US Bank checking account statement? Yes, but it's recommended to use a template that aligns with US Bank's standard format to ensure clarity and compatibility, especially for official or record-keeping purposes. How often should I generate a checking account statement template? Typically, bank statements are generated monthly, but you can customize the frequency based on your needs, such as weekly or quarterly, especially if using a template for personal tracking. Are there legal considerations when creating a US Bank checking account statement template? Yes, the template should accurately reflect actual transactions and balances. Creating or modifying statements for fraudulent purposes is illegal. Use templates responsibly for record-keeping or personal finance management. What software is best for creating a US Bank checking account statement template? Spreadsheet programs like Microsoft Excel or Google Sheets are ideal for creating customizable and professional-looking templates. Word processors like Microsoft Word or Google Docs can also be used for simpler formats. Can I automate the generation of US Bank checking account statements using a template? Yes, by integrating your template with accounting software or using scripts and formulas in spreadsheet programs, you can automate data entry and generate statements efficiently.

Related keywords: us bank checking account statement, bank statement template, checking account statement sample, bank statement format, checking account statement template, bank statement design, online bank statement template, bank statement example, checking account statement format, bank statement generator

THE CHICAGO GUIDE TO FACT CHECKING CHICAGO GUIDES

The Chicago Guide to Fact Checking Chicago Guides

In an era where information is more accessible than ever, ensuring the accuracy and credibility of guides?especially those that serve as essential resources for residents and visitors alike?is paramount. The Chicago Guide to Fact Checking Chicago Guides offers invaluable insights into maintaining the integrity of these authoritative sources. Whether you're a publisher, researcher, or a casual reader, understanding how to effectively fact check Chicago guides can significantly enhance their reliability and usefulness.

Understanding the Importance of Fact Checking in Chicago Guides

Fact checking is a critical component of producing trustworthy city guides. Chicago guides often cover a broad array of topics, including history, local attractions, dining recommendations, transportation, and cultural insights. Misinformation can lead to confusion, misrepresentation, or

even harm to businesses and individuals.

Why Accurate Chicago Guides Matter

- **Preserving Credibility:** Accurate information builds trust with readers, ensuring they rely on the guide for accurate and current details.
- **Supporting Local Businesses:** Correct listings of restaurants, shops, and services can directly impact their success.
- **Enhancing User Experience:** Accurate directions, event dates, and historical facts improve overall satisfaction.
- **Legal and Ethical Responsibility:** Providing false or misleading information can lead to legal repercussions and damage reputation.

Key Principles of Fact Checking Chicago Guides

Effective fact checking involves a systematic approach. Here are core principles to follow:

Verify Sources Rigorously

- Use reputable sources such as official city websites, historical archives, and recognized publications.
- Cross-reference information from multiple sources to confirm accuracy.
- Prioritize primary sources over secondary or tertiary sources.

Maintain Up-to-Date Information

- Regularly review and update guides to reflect recent changes.
- Confirm event dates, business hours, and contact details before publication.
- Use tools like Google Alerts or subscription services for ongoing updates about Chicago.

Check for Consistency and Internal Accuracy

- Ensure that all facts within the guide align with each other.
- Cross-verify related data points, such as addresses, names, and dates.
- Look out for contradictions or outdated references.

Practical Steps for Fact Checking Chicago Guides

Implementing a systematic fact-checking process can streamline accuracy efforts. Below are recommended steps:

1. Establish a Fact-Checking Checklist

Create a comprehensive list of elements to verify, such as:

- Historical dates and events
- Business names, addresses, and contact info
- Event schedules and ticketing details
- Transportation options and schedules
- Cultural and demographic data

2. Use Credible and Official Resources

Sources include:

- City of Chicago's official website
- Chicago Historical Society
- Chicago Transit Authority (CTA)
- Local newspapers and media outlets
- Official event and venue websites

3. Engage Local Experts and Community Input

- Consult with Chicago historians, local business owners, or community leaders.
- Incorporate feedback from residents to verify cultural or neighborhood-specific details.
- Conduct interviews or surveys for nuanced topics.

4. Utilize Technology and Digital Tools

- Use fact-checking software or browser extensions.
- Employ mapping tools like Google Maps to verify locations.
- Implement databases or spreadsheets to track verification status.

5. Document and Archive Sources

- Keep records of all sources used for verification.
- Note the date of verification to ensure currency.
- Store evidence in an organized manner for future reference.

Common Challenges in Fact Checking Chicago Guides

While the process is straightforward, several obstacles can arise:

Rapidly Changing Information

- Business closures or relocations can occur unexpectedly.
- Event cancellations or date changes require prompt updates.

Historical Data Discrepancies

- Conflicting accounts about Chicago's history.
- Variations in historical records necessitate careful evaluation.

Language and Cultural Nuances

- Understanding local slang, neighborhood-specific terminology, or cultural references.
- Ensuring translations or descriptions are accurate and respectful.

Best Practices for Maintaining Accurate Chicago Guides

To uphold high standards, consider the following practices:

- **Regular Audits:** Schedule periodic reviews to update outdated information.
- **Community Engagement:** Encourage feedback from readers to identify errors or areas for improvement.
- **Transparency:** Clearly indicate the date of last update and sources used.
- **Training and Education:** Equip content creators with fact-checking skills and resources.
- **Collaborate with Local Experts:** Partner with Chicago-based historians, journalists, and community organizations.

Conclusion: Elevating Chicago Guides Through Rigorous Fact Checking

The Chicago Guide to Fact Checking Chicago Guides underscores the importance of diligence, accuracy, and continuous updating to produce reliable resources. By adhering to the principles and steps outlined, publishers and writers can significantly enhance the credibility of their guides, fostering trust with their audiences. As Chicago continues to evolve?its neighborhoods, attractions, and cultural landmarks?so too must the accuracy and depth of the guides that showcase this vibrant city. Implementing thorough fact-checking processes not only preserves the integrity of these guides but also celebrates Chicago?s rich history and dynamic present with authenticity and respect.

The Chicago Guide to Fact Checking Chicago Guides: An Investigative Review

In the realm of academic writing, journalism, and professional research, accuracy and reliability are non-negotiable. Among the most trusted resources for scholarly citation and editorial standards is The Chicago Manual of Style, a comprehensive guide that has served writers, editors, and publishers for over a century. However, as the importance of fact-checking in the digital age continues to rise, a fascinating question emerges: What does The Chicago Guide to Fact Checking Chicago Guides entail? This investigative review seeks to unpack the layered complexities of this specialized guide, exploring its origins, scope, practical applications, and implications for writers and editors committed to journalistic integrity.

The Origins of The Chicago Guide to Fact Checking

Historical Background of The Chicago Manual of Style

The Chicago Manual of Style (CMOS), first published in 1906 by the University of Chicago Press, has long been the authoritative resource on editorial and citation standards. Its evolution reflects changing practices in publishing, technology, and scholarship. Over time, CMOS expanded beyond mere style rules to encompass broader aspects of editing, including manuscript preparation, permissions, and ethical considerations.

Emergence of Fact-Checking as a Critical Component

In recent decades, the rise of digital media, rapid news cycles, and the proliferation of misinformation have brought fact-checking into the spotlight. Recognizing this, the Chicago Manual of Style has incorporated dedicated sections addressing fact-checking practices, fostering a culture of accuracy. The Chicago Guide to Fact Checking Chicago Guides is a specialized subset that focuses explicitly on how to verify, cross-reference, and authenticate information within the context of Chicago style.

Why a Dedicated Guide?

While CMOS provides general guidance on citation and source attribution, the specific process of

fact-checking?distinguishing between verified facts, interpretations, and opinions?requires more nuanced protocols. The creation of a dedicated guide signifies an acknowledgment of fact-checking as an essential editorial skill, especially aligned with the standards of Chicago style.

Scope and Structure of The Chicago Guide to Fact Checking Chicago Guides

Fundamental Objectives

The primary aim of the guide is to equip writers, editors, and fact-checkers with systematic procedures to:

- Identify credible sources
- Validate factual claims
- Document verification steps
- Maintain transparency and accountability
- Align fact-checking practices with Chicago style standards

Core Components

The guide is organized into several core sections, each addressing key aspects of fact checking:

- Principles of Accurate Reporting

Emphasizes the importance of objectivity, impartiality, and transparency.

- Source Evaluation

Offers criteria for assessing the credibility of sources, including authority, accuracy, objectivity, and currency.

- Verification Techniques

Details practical methods for confirming facts, such as primary source consultation, cross-referencing, and expert consultation.

- Documentation and Record-Keeping

Recommends best practices for tracking verification steps, including annotations, source citations, and digital records.

- Handling Disputed or Unverifiable Information

Provides guidance on what to do when facts cannot be conclusively verified or when sources conflict.

- Ethical Considerations

Addresses issues related to privacy, consent, and the responsible correction of errors.

Appendices and Checklists

To facilitate practical application, the guide often includes checklists, sample verification templates, and flowcharts illustrating the fact-checking process.

Key Principles and Best Practices

- Establish Clear Verification Criteria

Before beginning fact-checking, define what constitutes sufficient evidence for a fact. This may include:

- Multiple independent sources
- Official documents or records
- Expert testimony
- Peer-reviewed research

- Prioritize Primary Sources

The guide emphasizes the primacy of primary sources?original documents, direct observations, or firsthand accounts?over secondary or tertiary reports.

- Cross-Reference Rigorously

Verification involves corroborating information across different sources. The guide suggests maintaining a matrix of sources and their reliability levels.

- Maintain Transparency

Record all verification steps meticulously. This includes noting source details, access dates, and any limitations encountered during fact-checking.

- Correct Errors Promptly

If inaccuracies are discovered post-publication, the guide advocates for transparent corrections, adhering to Chicago style annotations and errata procedures.

Practical Applications in Different Contexts

Journalism

In journalistic settings, fact-checking is integral to maintaining credibility. The guide underscores the importance of:

- Verifying quotes and attributions
- Fact-checking statistical claims
- Confirming dates and locations

Publishing and Academic Writing

Authors and editors should employ systematic verification methods to uphold scholarly integrity, especially when citing historical data or scientific findings.

Digital Media and Online Content

The guide recognizes the unique challenges posed by online information, emphasizing the need for digital source evaluation tools and cautious skepticism.

Case Studies: Fact-Checking in Action

Case Study 1: Verifying a Historical Date

A writer claims that a significant event occurred on July 4, 1776. The fact-checker consults primary documents such as the Declaration of Independence, historical archives, and academic publications. Cross-referencing confirms the date, ensuring accuracy.

Case Study 2: Handling Conflicting Sources

A report states that a policy was enacted in March 2020, but some sources suggest April. The fact-checker evaluates the credibility of each source, prioritizes official government records, and clarifies the date based on authoritative documentation.

Challenges and Limitations

While the guide offers comprehensive protocols, practical challenges remain:

- Access Restrictions: Some primary sources or records may be inaccessible due to proprietary or privacy concerns.
- Time Constraints: Thorough fact-checking can be time-consuming; deadlines may pressure quick verification.
- Evolving Information: In fast-moving news cycles, facts may change rapidly, requiring ongoing updates.
- Subjectivity and Interpretation: Some facts are open to interpretation, necessitating clear documentation of sources and reasoning.

Implications for the Future of Fact-Checking in Chicago Style Publications

Integrating Fact-Checking into Editorial Workflows

The guide advocates for embedding fact-checking early in the editing process, with dedicated roles or steps to ensure accuracy.

Training and Professional Development

Ongoing education for writers and editors about fact-checking best practices is essential, especially as digital information landscapes evolve.

Technological Tools and Innovations

The guide encourages leveraging digital fact-checking tools, databases, and AI-driven verification systems to enhance efficiency and reliability.

Conclusion: A Critical Resource for Upholding Integrity

The Chicago Guide to Fact Checking Chicago Guides stands as a vital resource in an era where misinformation can spread rapidly. Its detailed protocols, emphasis on transparency, and integration with Chicago style principles make it indispensable for those committed to accuracy. While challenges persist, the guide provides a robust framework that, if diligently applied, can significantly elevate the quality and credibility of published work.

For writers, editors, and fact-checkers alike, mastering these practices not only aligns with Chicago's long-standing standards but also fosters public trust?a cornerstone of scholarly and journalistic integrity. As misinformation continues to challenge the fabric of informed discourse, such dedicated guides serve as beacons of responsible content creation.

Final Thoughts

The investigative landscape surrounding the Chicago guide to fact checking Chicago guides reveals a nuanced and vital tool that bridges traditional editorial standards with modern verification needs. Its comprehensive approach underscores the importance of meticulousness, transparency, and ethical responsibility?principles that remain timeless in the pursuit of truth.

QuestionAnswer What is 'The Chicago Guide to Fact-Checking'? 'The Chicago Guide to Fact-Checking' is a comprehensive resource that offers best practices, methodologies, and ethical considerations for fact-checkers, primarily focusing on journalistic and academic contexts. Who should read 'The Chicago Guide to Fact-Checking'? The guide is ideal for journalists, researchers, editors, students, and anyone involved in verifying information to ensure accuracy and integrity in their work. What are some key techniques highlighted in 'The Chicago Guide to Fact-Checking'? The guide emphasizes techniques such as source verification, cross-referencing data, conducting interviews, and understanding the importance of transparency and documentation throughout the fact-checking process. How does 'The Chicago Guide to Fact-Checking' address ethical considerations? It discusses principles like impartiality, fairness, transparency, and the importance of correcting errors promptly to maintain credibility and trustworthiness. Can 'The Chicago Guide to Fact-Checking' be used for academic research? Yes, it provides valuable insights into rigorous fact-checking standards applicable to academic research, ensuring credibility and accuracy in scholarly work. What makes 'The Chicago Guide to Fact-Checking' a trending resource today? With the rise of misinformation and fake news, the guide is increasingly relevant for maintaining journalistic integrity and ensuring the accuracy of information shared online and in media. Where can I access 'The Chicago Guide to Fact-Checking'? The guide is available through academic libraries, bookstores, and online platforms such as the University of Chicago Press website, often in both print and digital formats.

Related keywords: Chicago guide, fact checking, fact checking guide, Chicago references,

research tips, fact verification, fact checking methodology, Chicago style, research guides, fact checking resources

Read the full article online: The Chicago Guide To Fact Checking Chicago Guides