

Please read before using this equipment

Printed in China 2/05

# Owner's Manual

## CONTENTS

- 1) Introduction
- 2) Getting Started
- 3) Main key Operations
- 4) Decimal Function Keys
- 5) Functions Description
- 6) Automatic Shut-Off
- 7) Changing the Batteries
- 8) Cleaning your smart checkbook calculator
- 9) Storage & Care
- 10) Troubleshooting

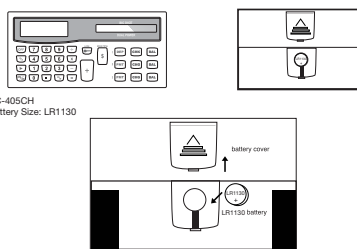
### (1) Introduction

Thank you for purchasing the Checkbook Calculator. The Checkbook Calculator has been carefully designed to help you keep track of your personal finances. Checking and savings account information can now easily be calculated, stored and updated at the touch of a button. The Checkbook Calculator can also be used to monitor your personal budget or expense records. With three independently constant memory paths, the Checkbook Calculator saves your account information even when the unit is in OFF mode.

### (2) Getting Started

To begin using your Checkbook Calculator follow the quick and easy steps provided below.


- 1) Remove your Checkbook Calculator from your checkbook cover (if attached).
- 2) Turn the calculator over.

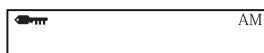


KC-405CH  
Battery Size: LR1130


1. First, pull out the plastic battery strip.  
(This strip blocks the battery form working, to prevent using the battery power until needed.)

2. Press [ON/AC] power on the calculator.

3. (OPTIONAL) If you wish to protect your private files with a password, enter your secret code now (4 digits), followed by the  key. A key symbol will appear on the LCD screen:



PASSWORD Function is on.

Now enter your code again followed by the  key. If the symbol disappears, the password has been set. If not, go back to step 2. (See Setting Password section.)

4. Now that your Checkbook Calculator is ready for use, please turn to the Function Description section to learn the basic functions of this user-friendly calculator.

Note\* When setting your password, you must enter your password number immediately after pressing [ON/AC]. The calculator will not accept a password if other function keys (x, +, -, = etc.) are pressed after the reset and before the password key. This is to protect the user who does not want a password, from setting one by mistake. (See Setting Password section)

### (3) Main key Operations

|  |   |
|--|---|
|  | Power on Entry clear/ Total clear               |
|  | Switch decimal mode from AUTO MONEY to FLOATING |
|  | Auto percentage                                 |
|  | Power off                                       |
|  | Numbers   |
|  | Insert floating decimal point                   |
|  | Subtract  |
|  | Add   |
|  | Multiply  |
|  | Sum/Total                                       |

#### I.M.P. Function Keys

|  |                            |
|--|----------------------------|
|  | Credit to account          |
|  | Debit from account.        |
|  | Balance                    |
|  | Grand Total all 3 accounts |
|  | Chequebook lock key        |

### (4) Decmal Function Keys

#### POWER ON/CLEAR

Each time you use this key to power ON, the AUTO MONEY (AM) decimal function is automatically activated. The letters "AM" will appear in the LCD screen. When in AUTO MONEY mode, the decimal point sits two digits to the left. (Example: "0.00") This feature makes it easy to calculate dollars and cents. By pressing this key once (Entry clear) it is also used to cancel an incorrect entry during calculation.

**Pressing it will reset the calculation register (Total clear) without affecting the independent memory accounts where your account balances are stored.**

### (5) Functions Description

1. A/F: Selection of decimal digits  
F: Floating decimal point system, which displays the value without rounding.  
A: This indicates that the decimal digits are automatically set to 2, but if you key in  $\cdot$ , then this position is the base.

Example:

| KEY OPERATION    | DISPLAY   |
|------------------|-----------|
| ON/AC            | 0.00      |
| $1 \div 3 =$     | 0.00      |
| $1 + 3 =$        | 0.04      |
| A/F $1 \div 3 =$ | 0.3333333 |

2. % : Percentage operation  
 $A \times B\% = A \times B\%$   
 $A + B\% = A + (B \div 100)$   
 $A + B\% = A \times (1 + B\%)$   
 $A - B\% = A \times (1 - B\%)$

| KEY OPERATION      | DISPLAY   |
|--------------------|-----------|
| $3574 \times 12\%$ | 428.88    |
| $654 \div 852\%$   | 76.760563 |
| $125 + 20\%$       | 150.      |
| $150 - 20\%$       | 120.      |

### 3. CHECKBOOK

The checkbook function provides the back-up capability of keeping the status of your checking or saving accounts, personal budget, or special income and expenses records stored in three independent memories, i.e., AC1, AC2 and AC3. Information can be stored in three memories continuously, whether the unit is on or off as long as the batteries are live. These three-memory capabilities are available to you in addition to the standard calculations. This calculator also has a LOCK key (see (2) Getting Started), which allows you to lock the checkbook by pressing a password. This prevents anyone from using the memory function without authorization.

AC1 is designed as a checking account memory while AC2 and AC3 are used for charge account memories. The charge memories will allow you to keep the current status of your credit account. The debt (minus) side of the account is represented by the "charge" input, and the credit (plus) side of the charge account is represented by the "payment" input. Moreover, you can check the grand total of all these account memories by pressing  $\$$  under checkbook function. Before you start the checkbook function, you can operate as below to clear the account balances.

EXAMPLE:

| KEY OPERATION | DISPLAY   |
|---------------|---|
| PRESS BAL-1   | BAL-1 (Note: Display current BAL-1 value, not Fixed value) 100. |
| PRESS CHK-1   | CHK-1<br>0.   |

Similarly for AC2 and AC3, Instead of pressing [CHK], you should press [CHG-2] and [CHG-3] respectively.

Example: Set the account balance as follows:

Bal. of AC1 = 950.34; Bal. of AC2 = -240.66;  
Bal. of AC3 = -480.45.

| KEY OPERATION   | DISPLAY         |
|---|-----------------|
| 950.34 DEP-1  | DEP 1 950.34    |
| 240.66 CHG-2  | CHK 2 -240.66   |
| 480.45 CHG-3  | CHK 3 -480.45   |
| Check the grand total of these three accounts. PRESS $\$$ | 1 2 3<br>229.23 |

Example: Basing on the balance listed above. Now enter the following transactions in the checking and charge accounts.

Wrote two checks for \$ 70.55 and \$ 35.49  
Charged account AC2 for \$ 12.55 and \$ 50.67  
Made payment on AC2 for \$ 250.21  
Made payment on AC3 for \$ 250.45

| KEY OPERATION | DISPLAY         |
|---------------|-----------------|
| 70.55 CHK-1   | CHK 1 879.79    |
| 35.49 CHK-1   | CHK 1 844.3     |
| 12.55 CHG-2   | CHK 2 -253.21   |
| 50.67 CHG-2   | CHK 2 -303.88   |
| 250.21 PMT-2  | DEP 2 -53.67    |
| 250.45 PMT-3  | DEP 3 -230      |
| $\$$          | 1 2 3<br>560.63 |

### LOCK MODE

To protect the private account data from unauthorized reading, you can set your own password. The password can only be set before the user operates the Checkbook key buttons, such as: [DEP-1], [CHK-1], [PMT-2], [PMT-3], [CHG-2], [CHG-3] and all balance key buttons. To set a password you need to input a four-digit number, and then press . The key symbol on the LCD will be lighted to indicate that the unit is under lock. To unlock the calculator enter your password followed by pressing .

### (6) Automatic Shut-Off

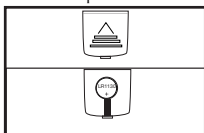
This feature automatically shuts your system off if no entry has been made within a 3-6 minutes time period. The auto shut-off function extends battery life of the Ativa Checkbook Calculator™, while protecting the pre-stored data in the Independent memory accounts.

### (7) Changing the Batteries

Although Checkbook Calculator is solar powered, they utilize small Lithium cell batteries to maintain their permanent memory files. The average life span of the batteries is approximately seventeen months. High levels of usage will result in a lower life span. Either you or a qualified service technician can easily replace batteries.

Checkbook Calculator

Use: (one) Lithium LRI130 replacement battery (battery included)  
Battery Contains Mercury. Do not Put in Trash. Recycle or Manages as Hazardous Waste. Do not dispose of batteries in fire, batteries may explode or leak.



#### TO REPLACE BATTERIES

1. Write down your existing balance, as it may be erased when you remove the batteries.
2. Slide the Battery door open.
3. Remove existing batteries.
4. Insert new batteries with the positive (+) side facing up.
5. Slide down to Close battery door
6. Perform RESET function.

### (8) Cleaning Your Checkbook Calculator

When cleaning your calculator do not use any chemical or organic solvent as they may damage the finish. Simply use a clean soft and dry piece of cloth.

### (9) Storage & Care

Be sure to keep your Checkbook Calculator in a clean and dry place away from extreme temperature, dampness or strong electromagnetic fields.

Be careful not to drop your calculator, as it could damage or delete memory connections.

Do not submit your calculator to excessive pressure or force. Doing so could damage components such as the solar panel and glass LCD.

### (10) Troubleshooting

#### What happens if I forget my password?

-If you haven't written it down anywhere else, the only option is to remove the battery and wait for about thirty minutes. Your stored balances will be lost but can be re-entered manually.

#### Why can't I program my user password?

-When setting your password, you must enter your password data immediately after pressing [ON/AC] key. The calculator will not accept a password if other function key (+, -, = etc.) are pressed after the reset and before the password key. This is to protect users who do not want a password, from setting one by mistake.

#### Why can't I access my independent memory accounts file?

-Make sure that your files are accessible (not locked). Files are not accessible if there is a KEY symbol in the LCD display screen. To unlock files, enter your pass code followed by the pressing . This should open your files.

#### What if I press the BAL key and no balance shows?

-First, place a piece of opaque card over the solar panel (the glass rectangular strip with bars, located in the top right corner of your calculator). This action blocks the light source and forces the unit to rely on battery power. Now power ON your calculator. If the numeric screen remains blank, dead batteries have caused the memory loss. Replace the batteries.

#### Why do I get a peculiar or Incorrect result when I press the = key?

-This might occur due to the calculator's Constant Function. Please see Constant Function section.

#### What should I do if I enter an incorrect deposit or check amount?

-Perform the reverse of the transaction. For example: If you enter an incorrect CHECK in the amount, enter the same amount as the deposit. If you cannot recall the mistaken amount, clear the account balance, press BAL key first then press [CHK] [CHG] key.

#### What do I do if the decimal point is in the wrong place?

-The decimal point's location is controlled by the decimal Function Keys. Please see Decimal Function Keys section.

#### What does it mean when an "E" shows on the LCD display screen?

-The "E" shows when the result of your calculation is too large for the calculator to show on the LCD display screen. Press the [AC] key to clear the "E" message.