

CBC-100

NEXTCENTURY[®]

Checkbook Calculator

User's Guide

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Introduction

In addition to regular calculator functionality, this Checkbook Calculator provides you with the ability to maintain six independent account memories. These memories can be used to maintain checking, savings and credit card balance information. Information stored in these six permanent memories is saved continuously, whether the calculator is on or off, as long as the battery is viable.

This Checkbook Calculator also has a password key which allows you to enter a secret number. This password protection prevents someone from accessing the financial information stored in the device's memories.

Maintenance and Power Source

Please read the recommendations to ensure trouble-free operation of your Checkbook Calculator.

- Clean your calculator using a soft dry cloth. Do not use organic solutions such as alcohol.
- Your calculator should be kept in areas free from extreme temperature changes, dusty and damp areas.
- Should service of your calculator be required, see the Limited Warranty on page 15.

Power source and battery replacement

The Checkbook Calculator is solar/battery operated. You will probably never need to change the batteries. However, should you need to replace the batteries, unscrew the cover plate on the back of your calculator and insert batteries with the positive side facing up. Your calculator uses one of any of the following button cell batteries : GP189A GPI, AG10, AG130. When you are finished replacing the batteries, replace the cover plate and screw it back into place.

Note: Your calculator is also equipped with **Automatic Shut Off** which activates after a calculation pause of approximately 2 minutes in order to extend battery life.

Special Features and Decimal System

Add Mode and Floating Decimal System

Add Mode - Pressing the **CE/C** key to turn the calculator **ON** automatically places your calculator in Add Mode, indicated by a symbol (**AM**) in the display. The Add Mode (**AM**) feature is for your convenience when adding or subtracting dollars and cents; the decimal place is automatically set two places to the left and the decimal point is automatically added to the number entered. For example:

Example 1: Entering 1 will result in 0.01 on the display

Example 2: Entering 100 will show as 1.00 on the display

Example 3: Entering 2050 will show as 20.50 on the display

Floating Decimal System - Press the **A/F** (**A**dd Mode / **F**loating Decimal Mode) key to change to the floating decimal mode when you wish to do multiplication, division, percent calculation or do not wish a decimal point to automatically be added. The floating decimal system allows entry of specific decimal figures. The calculator will automatically place the decimal point to the right of any number entered or place the decimal point where you manually enter it by pressing the decimal key.

Decimal Key - When the decimal key (\cdot) is pressed, the decimal point is fixed in that place and any further numbers entered will appear after the decimal point as a decimal fraction.

Shutting Off the Calculator

This device contains an automatic shutoff feature. Your device will automatically shut itself off after two minutes without any new input.

This automatic shutoff feature will work even after you close the wallet containing the calculator.

If you need to shut off the calculator immediately, press **SHIFT**, then press **CE/C**. This overrides the automatic shutoff feature and turns the device off.

Clear Key and Math Functions

CE/C key – The **CE/C** key turns your unit on and off. In addition, during a calculation, pressing the **CE/C** key clears all operating entries except the checkbook memories. Press **CE/C** once to clear an incorrect entry. Press it twice to clear all calculation registers except the permanent memories.

Error Condition (Capacity Overflow)

Error Condition is indicated by the letter “E” in the left corner of the display and is caused by the entering of a calculation which exceeds the capacity of the calculator.

Note: Dividing any number by zero results in an Error Condition.

When an Error Condition occurs, the keyboard is locked to prevent further entries to eliminate erroneous results. Pressing the **CE/C** key once will release the keyboard lock so that the displayed number can be used in subsequent calculations. Press the **CE/C** key twice to clear registers.

Addition, Subtraction, Multiplication and Division Keys

To perform the above functions, enter the calculation as you would write it out. Example : first number, calculation (+, -, \times , \div), second number, equal key (=).

Note: This does not apply to chain calculation. In that case, the algebraic rules apply.

Percent (%) Key

The automatic percentage function enables you to perform single percentage calculations, mark-up calculations, ratios, and percentages of a constant. **Note:** Before using the Percent (%) key, press the **A/F** key to place the calculator in the floating decimal mode (AM symbol should not appear in display).

For example, to find 5% of 115:

- 1. Enter the number 115.**
- 2. Press the Multiplication (x) key.**
- 3. Enter the number 5.**
- 4. Press the Percent (%) key.**
- 5. The answer \$5.75 will display.**
- 6. Press CE/C when you are finished.**

Using Constants

The Checkbook Calculator's Constant function enables you to make repetitive calculations using the same number each time without reentering that number for each calculation.

Using Constants in Multiplication and Division

The first number entered in a multiplication problem (multiplicand) and the second number of a division problem (divisor) automatically become **constant**. The constant is not erased until the multiplication or division key is pressed again. Therefore, the constant number can be recalled by pressing the equal key for further calculation without being input again.

Note: Before using the constant function, press the **A/F** key to place the calculator in the floating decimal mode (AM symbol should not appear in display).

For example, when you have to multiply many numbers by one constant number:

$$3 \times 3$$

$$3 \times 4$$

$$3 \times 5$$

$$3 \times 6$$

- 1. Enter the number 3.**
- 2. Press the Multiplication (x) key.**
- 3. Enter the number 3 again, then press the Equal (=) key.**

The answer 9 will display.

4. Enter the number 4, then press the Equal key.

The answer *12* will display.

5. Enter the number 5, then press the Equal key.

The answer *15* will display.

6. Enter the number 6, then press the Equal key.

The answer *18* will display.

7. Press CE/C when you are finished with your calculations.

Using Constants (continued)

Using Constants in Addition and Subtraction

For addition and subtraction, the calculator remembers the second number entered as a constant.

For example, when you need to add a constant number to a changing list of numbers:

$$2 + 1$$

$$4 + 1$$

$$7 + 1$$

$$10 + 1$$

1. Enter the number 2.

2. Press the Addition (+) key.

3. Enter the number 1, then press the Equal (=) key.

The answer *3* will display.

4. Enter the number 4, then press the Equal key.

The answer *5* will display.

5. Enter the number 7, then press the Equal key.

The answer *8* will display.

6. Enter the number 10, then press the Equal key.

The answer *11* will display.

7. Press CE/C when you are finished with your calculations.

Using the Six Independent Memories

This checkbook calculator has six individual storage memories. The balances stored in the six permanent memories are saved even when the calculator is turned off.

Accessing the Independent Memories

First, locate the bank of nine round grey keys on your device. You will notice that they are arranged in three vertical columns, with three keys in each column.

Each vertical column enables you to access two accounts.

- The vertical column of grey keys found on the left side of this bank of keys enables you to access *Checking Account 1* and *Checking Account 2*.
- The middle vertical column of grey keys enables you to access *Savings Account 1* and *Savings Account 2*.
- The vertical column of grey keys on the right side of this bank of keys enables you access *Credit Card Account 1* and *Credit Card Account 2*.

To access *Checking Account 1*, *Savings Account 1* and *Credit Card Account 1*, simply press the keys in their respective columns.

To access *Checking Account 2*, *Savings Account 2* and *Credit Card Account 2*, you must press the **SHIFT** key once, then press the keys in their respective columns.

Clearing Independent Memories

It is recommended that you clear all your checkbook memories first, before entering any of your balances. All memories must be cleared individually.

To Clear the Memory of *Checking Account 1*

- 1. Locate the vertical column of round grey keys on the left side of this bank of keys.**

At the top of this vertical column you will see "CHECKING ACCT. 1, 2".

- 2. Press the BALANCE key at the bottom of this column.**

- 3. Then press the CHECK key directly above the BALANCE key.**

0.00 will display.

The memory of *Checking Account 1* is cleared.

To Clear the Memory of *Checking Account 2*

Use the same vertical column of round grey keys on the left side of the bank of round grey keys.

- 1. Press the SHIFT key once, then press the BALANCE key.**
- 2. Press the SHIFT key once, then press the CHECK key directly above the BALANCE key.**

0.00 will display

The memory of *Checking Account 2* is cleared.

Continue to erase the memories of the other Savings and Credit Card Accounts.

Note: Instead of a **CHECK** key, the Savings Account column has a **WITHDR.** key and the Credit Card account column has a **CHARGE** key. Use these keys instead of the **CHECK** key while erasing the memories of *Savings Accounts 1 and 2* and *Credit Card Accounts 1 and 2*.

Note: Remember, to access the second account in each column, press the **SHIFT** key first before each account key.

Checking Account Management

Using the Checkbook Memory

Starting Balances

To enter a starting balance for *Checking Account 1*:

- 1. Press the number keys to enter a balance to be stored in *Checking Account 1*.**
- 2. Press the DEPOSIT key in the “CHECKING ACCT. 1,2” column on the left side of the bank of round grey keys.**

This starting balance for *Checking Account 1* is automatically saved.

Note: The **DEPOSIT** key adds to your account balance and the **CHECK** key subtracts from your account balance.

To enter a starting balance for *Checking Account 2*:

- 1. Press the number keys to enter a balance to be stored in *Checking Account 2*.**
- 2. Press the SHIFT key once, then press the DEPOSIT key in the “CHECKING ACCT. 1,2” column on the left side of the bank of round grey keys.**

Checking Account Deposits

To enter a deposit to *Checking Account 1*:

- 1. Press the number keys to enter the amount of the deposit.**
- 2. Press the DEPOSIT key in the “CHECKING ACCT. 1,2” column on the left side of the bank of round grey keys.**

A new checking account balance will display.

Caution: Be careful not to press the **DEPOSIT** key twice while your balance remains in the display. This will double the balance stored in the memory for *Checking Account 1*. If this does happen, clear the memory (see *Clearing Independent Memories*) and enter a new beginning balance.

To add a deposit to the memory of *Checking Account 2*, repeat the same steps as above, remembering to press the **SHIFT** key before pressing the **DEPOSIT** key.

Checks Written

To debit the amount of a check written from *Checking Account 1*:

- 1. Press the number keys to enter the amount of the check written.**
- 2. Press the CHECK key in the “CHECKING ACCT. 1,2” column on the left side of the bank of round grey keys.**

A new checking account balance will display.

Note: When the amount of the checks written exceeds the amount of deposits, the memory balance will show a minus sign (-) on the left side of the display window. When you see that minus sign, it indicates your checking account has a negative balance or is overdrawn.

Checking Account Management (continued)

Caution: Be careful not to press the **CHECK** key twice while your balance remains in the display. This will erase the memory for *Checking Account 1*. If this does happen, clear the memory (see *Clearing Independent Memories*) and enter a new beginning balance.

To debit an amount from the memory of *Checking Account 2*, repeat the same steps as above, remembering to press the **SHIFT** key before pressing the **CHECK** key.

Savings Account Management

Using the Savings Account Memory

Starting Balances

To enter a starting balance for *Savings Account 1*:

1. Press the number keys to enter a balance to be stored in *Savings Account 1*.
2. Press the DEPOSIT key in the “SAVINGS ACCT. 1,2” column in the middle of the bank of round grey keys.

This starting balance for *Savings Account 1* is automatically saved.

Note: The DEPOSIT key adds to your account balance and the WITHDR. key subtracts from your account balance.

To enter a starting balance for *Savings Account 2*:

1. Press the number keys to enter a balance to be stored in *Savings Account 2*.
2. Press the SHIFT key, then press the DEPOSIT key in the “SAVINGS ACCT. 1,2” column in the middle of the bank of round grey keys.

Savings Account Deposits

To enter a deposit to *Savings Account 1*:

1. Press the number keys to enter the amount of the deposit.

Savings Account Management (continued)

2. Press the DEPOSIT key in the “SAVINGS ACCT. 1,2” column in the middle of the bank of round grey keys.

A new savings account balance will display.

Caution: Be careful not to press the DEPOSIT key twice while your balance remains in the display. This will double the balance stored in the memory for *Savings Account 1*. If this does happen, clear the memory (see *Clearing Independent Memories*) and enter a new beginning balance.

To add a deposit to the memory of *Savings Account 2*, repeat the same steps as above, remembering to press the SHIFT key before pressing the DEPOSIT key.

Savings Account Withdrawals

To debit the amount of a withdrawal from *Savings Account 1*:

- 1. Press the number keys to enter the amount of the withdrawal.**
- 2. Press the WITHDR. key in the “SAVINGS ACCT. 1,2” column in the middle of the bank of round grey keys.**

A new savings account balance will display.

Caution: Be careful not to press the **WITHDR.** key twice while your balance remains in the display. This will erase the memory for *Savings Account 1*. If this does happen, clear the memory (see *Clearing Independent Memories*) and enter a new beginning balance.

To debit an amount from the memory of *Savings Account 2*, repeat the same steps as above, remembering to press the **SHIFT** key before pressing the **WITHDR.** key.

Credit Card Account Management

Using the Credit Card Account Memory

Starting Balances

To enter a starting balance for *Credit Card Account 1*:

- 1. Press the number keys to enter a balance to be stored in *Credit Card Account 1*.**
- 2. Press the CHARGE key (to save this amount as the outstanding balance owed on the credit card account) in the “CREDIT CARD ACCT. 1,2” column on the right side of the bank of round grey keys.**

This starting balance for *Credit Card Account 1* is automatically saved.

To enter a starting balance for *Credit Card Account 2*:

- 1. Press the number keys to enter a balance to be stored in *Credit Card Account 2*.**
- 2. Press the SHIFT key once, then press the CHARGE key in the “CREDIT CARD ACCT. 1,2” column on the right side of the bank of round grey keys.**

Credit Card Payments

To enter a payment to *Credit Card Account 1*:

- 1. Press the number keys to enter the amount of the payment.**
- 2. Press the PAYMENT key in the “CREDIT CARD ACCT. 1,2” column on the right side of the bank of round grey keys.**

A new credit card balance will display.

Caution: Be careful not to press the **PAYMENT** key twice while your balance remains in the display. This will double the balance stored in the memory for *Credit Card Account 1*. If this does happen, clear the memory (see *Clearing Independent Memories*) and enter a new beginning balance.

To add a payment to the memory of *Credit Card Account 2*, repeat the same steps as above, remembering to press the **SHIFT** key before pressing the **PAYMENT** key.

Credit Card Charges

To debit the amount of a charge from *Credit Card Account 1*:

- 1. Press the number keys to enter the amount of the charge made.**
- 2. Press the CHARGE key in the “CREDIT CARD ACCT. 1,2” column on the right side of the bank of round grey keys.**

A new credit card account balance will display.

Caution: Be careful not to press the **CHARGE** key twice while your balance remains in the display. This will erase the memory for *Credit Card Account 1*. If this does happen, clear the memory (see *Clearing Independent Memories*) and enter a new beginning balance.

To debit an amount from the memory of *Credit Card Account 2*, repeat the same steps as above, remembering to press the **SHIFT** key before pressing the **CHARGE** key.

Note: It is normal for the Credit Card Account balances to be a negative number (with a minus sign (-) shown on the left side of the display window) since this signifies an outstanding balance owed to the bank or credit card company on that credit card account.

Grand Total

The Grand Total (**GT**) key is designed to give you a grand total of all six memories on this device.

For example, if you have information stored in the memory for *Checking Account 1* and *Credit Card Account 1*, pressing the **GT** key will give you the amount of money in checking minus the amount owed on the credit card account.

Using a Password

You can protect the information stored on your device with a password.

Caution: Setting the password or resetting the password will erase all memory stored on your device. It is recommended that you write down all information stored in memory before setting or resetting your password so that this information can be re-entered.

To create a password:

- 1. Remove the calculator from its wallet and turn it over.**
- 2. With a ballpoint pen or straightened paper clip, press the small RESET button on the back of your calculator.**
- 3. Turn the calculator around and use the number keys to enter a 4 digit password, then press  .**
- 4. A picture of a key will appear in the display.**

This shows that your password number is in the calculator's memory.

Once you have created a password, you must enter the 4 digit secret number and press the password key before using any memory functions.

Note: If you forget your password, press the small RESET button on back of calculator. This erases the old password number and allows you to enter a new number.

IMPORTANT NOTE: Remember that setting or resetting your password erases all information stored in the memory of this device.

This unit may change operating modes, lose information stored in memory, or fail to respond due to electrostatic discharge or electrical fast transients. Normal operation of this unit may be re-established by pressing the reset key, by pressing ON/OFF, or by removing and replacing the batteries.

Disclaimer of Warranties

Except as specifically provided herein, Franklin makes no warranty of any kind, express or implied, with respect to this product.

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Warranty Service: If you think your product is defective, call Franklin's Customer Service Desk, 1-800-266-5626, to request a return merchandise authorization ("RMA") number, before returning the product (transportation charges prepaid) to:

Franklin Electronic Publishers, Inc.

Attn: Service Department

One Franklin Plaza

Burlington, NJ 08016-4907

If you return a Franklin product, please include your name, address, telephone number, a brief description of the defect and a copy of your sales receipt as proof of your original date of purchase. You must also write the RMA prominently on the package if you return the product; otherwise there may be a lengthy delay in the processing of your return. Franklin strongly recommends using a trackable form of deliver to Franklin for your return.

Limited Warranty (EU and Switzerland)

Notwithstanding the disclaimer of warranties above, this product, excluding batteries and liquid crystal display (LCD), is guaranteed by Franklin to be free of defects in materials or workmanship for a period of two years from the date of purchase. It will be repaired or replaced with an equivalent product (at Franklin's option) free of charge for any defect in workmanship or materials during that time.

This warranty explicitly excludes defects due to misuse, accidental damage, or wear and tear. This warranty does not affect the consumer's statutory rights.

Limited Warranty (outside U.S., EU and Switzerland)

Notwithstanding the disclaimer of warranties above, this product, excluding batteries and liquid crystal display (LCD), is guaranteed by Franklin to be free of defects in materials or workmanship for a period of one year from the date of purchase. It will be repaired or replaced with an equivalent product (at Franklin's option) free of charge for any defect in workmanship or materials during that time.

Products purchased outside the United States, the European Union and Switzerland that are returned under warranty should be returned to the original vendor with proof of purchase and description of fault. Charges will be made for all repairs unless valid proof of purchase is provided.

This warranty explicitly excludes defects due to misuse, accidental damage, or wear and tear. This warranty does not affect the consumer's statutory rights.

FCC NOTICE

This device complies with Part 15 of the FCC Rules. Operation is subject to the following two conditions: (1) This device may not cause harmful interference, and (2) This device must accept any interference received, including interference that may cause undesired operation.

Warning: Changes or modifications to this unit not expressly approved by the party responsible for compliance could void the user's authority to operate the equipment.

NOTE: This equipment has been tested and found to comply with the limits for a Class B digital device, pursuant to Part 15 of the FCC Rules. These limits are designed to provide reasonable protection against harmful interference in a residential installation. This equipment generates, uses and can radiate radio frequency energy and, if not installed and used in accordance with the instructions, may cause harmful interference to radio communications. However, there is no guarantee that interference will not occur in a particular installation. If this equipment does cause harmful interference to radio or television reception, which can be determined by turning the equipment off and on, the user is encouraged to try to correct the interference by one or more of the following measures:

- Reorient or relocate the receiving antenna.
- Increase the separation between the equipment and receiver.
- Connect the equipment into an outlet on a circuit different from that to which the receiver is connected.
- Consult the dealer or an experienced radio/TV technician for help.

NOTE: This unit was tested with shielded cables on the peripheral devices. Shielded cables must be used with the unit to insure compliance.

NOTE: The manufacturer is not responsible for any radio or TV interference caused by unauthorized modifications to this equipment. Such modifications could void the user's authority to operate the equipment.

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Note: This device should be disposed through your local electronic product recycling system – do not throw in the trash bin.

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