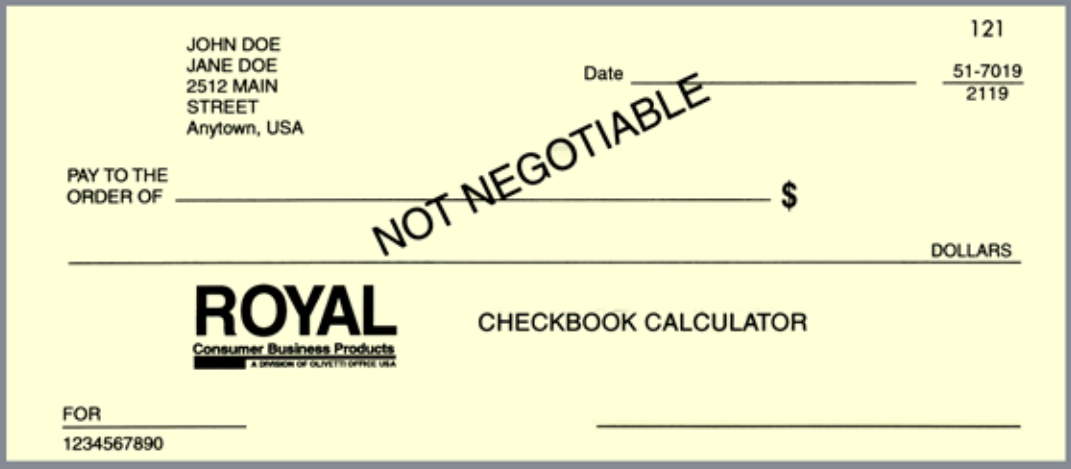
- **Large, easy-to-read 8 digit display.**
- **Memory lock** protects balances from being lost.
- **Solar powered with battery back-up for low light;** works anywhere.
- **Password entry system** - provides security over your financial information.
- **Three separate memories** allow entries into checking, savings or even credit card balances.

One year limited warranty and instructions included.



CBC2000 INSTRUCTION MANUAL

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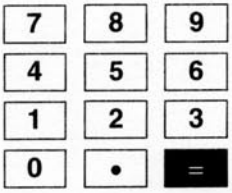


OFF
Turn off

CE/C
· **ON**
Total clearing/
individual entry
clearing

+
Plus key

−
Minus
key

%
Percentage
key

x
Multiplication
key

÷
Division
key

=
Result
key

DEP
Deposit key
memory #1

PMT
Payment key
memory #2

PMT
Payment key
memory #3

A/F
Add mode
floating decimal
system change
key

CHK
Check key
memory #1

CHG
Charge key
memory #2

CHG
Charge key
memory #3

BAL 1
Balance key
memory #1

BAL 2
Balance key
memory #2

BAL 3
Balance key
memory #3

S
Grand Total key
all three memories

Introduction

Congratulations, you are the owner of a fine quality electronic calculator specially designed to keep an electronic record of your daily personal finances. The CBC2000 checkbook calculator gives you the back-up capability of keeping status of your checking or savings accounts, personal budget, or special income and expenses records stored in 3 independent memories of your calculator wherever you go. Information can be stored in the permanent memories continuously, whether the calculator is on or off as long as the batteries are live. This 3 memory capability is available to you in addition to the standard calculations. The CBC2000 also has a password key which allows you to enter a secret number. This prevents anyone from using the memory function without entering the secret number first.
Careful reading of this instruction manual will enable you to use your new ROYAL calculator to its fullest capability. The checkbook calculator will become a valuable tool for managing your personal finances on a daily basis.

Maintenance and power source

Please read the recommendations to ensure trouble-free operation of your ROYAL 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 ROYAL Service Center (see enclosed warranty Card).

Power source and battery replacement
Your CBC2000 is a solar/battery operated checkbook calculator. 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. Replace cover.

Special features and decimal system

ON and OFF KEYS - Your calculator is equipped with ON and OFF keys for control of power. Pressing the OFF button clears all operating entries except the checkbook memories.

Your calculator is also equipped with **Automatic Shut Off** which activates after a calculation pause of approximately 9 minutes in order to extend battery life.

Add mode and floating decimal system

ADD MODE - Pressing ON key automatically places your calculator in Add Mode indicated by 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.

FLOATING DECIMAL SYSTEM - It is recommended to depress the A/F key to change to the floating decimal mode when you wish to do multiplication, division, or percent calculation. The automatic floating decimal system allows entry of specific decimal figures. The calculator will automatically place the decimal point to the right of any number entered.

DECIMAL KEY - When the decimal key [•] 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.

Clear key and math functions

Press once to clear an incorrect entry, press 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.

1. The "E" symbol means that the first 8 digits of the result are correct but the decimal point must be placed 8 digits to the right.
2. Dividing any number by zero results in an error condition.
3. When error condition occurs the keyboard is locked to prevent further entries to eliminate erroneous results. Depressing the CE·C key once will release the keyboard lock so that the displayed number can be used in subsequent calculations. Depress the CE·C key twice to clear registers.

Add, subtract, multiply and divide

To perform the above functions, the operator simply enters the calculation as he or she would write it out. Example : first number, calculation [ ] [ ] [x] [ ] second number, equal key [ ] for result. This does not apply to chain calculation, however. In this case, the algebraic rules apply.

Example:		Depress :						DISPLAY SHOWS
	4 + 2 = 6	Depress :	ON	A/F	4 [ ]	2 [ ]		Answer: 6.
	4 - 3 = 1	Depress :			4 [ ]	3 [ ]		Answer. 1.
	5 x 4 = 20	Depress :			5 [x]	4 [ ]		Answer. 20.
	10 ÷ 5 = 2	Depress :			10 [ ]	5 [ ]		Answer. 2.

Percent (%) key

The automatic percentage function permits all-round use: single percentage calculations, mark-up calculations, ratios, and percentages of a constant. See examples.
Note: When using the percent (%) key it is recommended to place the calculator in the floating decimal mode (AM symbol should not appear in display).

Example: What is 5% of $115?
115 = 100%
? = 5%
Depress: 115 [x] 5 [%] Answer: $5.75

Example: What percentage is 150 of the total 300?
300 = 100%
150 = ?%
Depress: 150 [ ] 300 [%] Answer: 50%

Example: What would be the result if 7% were added to the sum of $119?
119 = 100%
? = 7%
? = 119 + 7%
Depress: 119 [x] 7 [%] [ ] } OR { 119 [ ] 7 [%] [ ]

Answer: $ 8.33
Answer: $127.33

Example: What is the result if you discount or reduce $165 by 16%?
165 = 100%
? = 165 - 16%
Depress: 165 [x] 16 [%] [ ] [ ] Answer: $138.6 OR
Depress: 165 [ ] 16 Answer: $138.6

Example: Calculate the following percentages of the constant 120: 25%, 32%, and 40%
120 = 100%
? = 25%
? = 32%
? = 40%
Depress: 120 [x] 25 [%] = Answer: 30
32 [%] = Answer: 38.4
40 [%] = Answer: 48

Constant function

Calculations with constant function

The constant function feature of the CBC2000 allows the operator to make repetitive calculations using the same number each time without reentering that number for each calculation. The first number entered in a multiplication (multiplicand) and the second number of a division (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. In using the constant feature it is recommended that the calculator be in the floating decimal MODE (F).

Example:	3 x 3 =	Depress: 3 x 3 ■	Answer:	9.
	3 x 4 =	4 ■	Answer:	12.
	3 x 5 =	5 ■	Answer:	15.
	3 x 6 =	6 ■	Answer:	18.
Example:	25 ÷ 5 =	Depress: 25 ■ 5 ■	Answer:	5.
	20 ÷ 5 =	20 ■	Answer:	4.
	15 ÷ 5 =	15 ■	Answer:	3.
	10 ÷ 5 =	10 ■	Answer:	2.

Three independent memories

For addition and subtraction (like division) the calculator remembers the **second number** entered as a constant.

Three permanent memories

			DISPLAY SHOWS	DEP CHK BAL 1	Checking account memory 1
Example:	2 + 1 =	Depress: 2 + 1 ■	Answer: 3.		
	4 + 1 =	4 +	Answer: 5.	PMT CHG BAL 2	Charge account memory 2
	7 + 1 =	7 +	Answer: 8.		
	10 + 1 =	10 ■	Answer: 11.	PMT CHG BAL 3	Charge account memory 3
				GT	Total of memories 1, 2, and 3

Your checkbook calculator has three individual storage memories. The balances stored in the three permanent memories will be retained even when the calculator is turned off.

Using independent memories

Clearing checkbook memories

To start, all memories must be cleared by pressing the memory key in the order shown below:

Example clearing memories:

	FIRST PRESS	SECOND PRESS	CLEAR DISPLAY SHOWS
Check Memory #1	BAL 1	CHK	AM 1 0.00
Charge Memory #2	BAL 2	CHG	AM 2 0.00
Charge Memory #3	BAL 3	CHG	AM 3 0.00

Each memory may be cleared individually as shown above.

Use of checking account memory

After clearing, enter the checkbook balance into the calculator and press deposit key DEP of memory #1. The deposit key DEP adds to your account balance and the check key CHK subtracts from your account balance.

Checking account deposits

For each deposit, enter the amount of the deposit into the calculator and then press the deposit key DEP The display will automatically show a new checking balance. Caution must be used not to press the deposit key DEP **twice** because the memory balance will be doubled as a second entry.

Checks written

For all checks, enter the check amount into the calculator and place into memory by pressing check key CHK Your new checking balance will be automatically shown. Caution, do not depress check key **twice** while your balance remains in the display, or checkbook memory balance will be erased. When checks written exceed the amount of deposits, the memory balance will show a minus sign on the left side of the display window. This indicates your checking account is overdrawn.

Use of charge account memory

The charge account memories (#2 and #3) are designed to function the same as checking memory (#1). 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 key (CHG) and the credit (plus)side of your charge account is represented by the payment key (PMT). After clearing your charge account memories, enter the amount owed on your charge account into the calculator and press the charge (CHG) key of memory #2 or #3. A minus sign will be shown in the display window whenever charges exceed payments to indicate your negative balance. The display will show your new balances following each entry. When payments are made to your account, enter the amount into the calculator and press the appropriate payment key (PMT) which will also display your new balance.

other memory uses

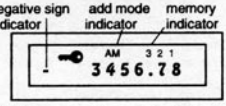
The checking/charge memories may be used for many other uses depending on the personal finance needs of the person using the calculator. These are other suggested uses: personal budget, savings account, investments, purchases and sales, or monthly payments. If one or more of the calculator memories is not in use, they might be used from time to time to store phone numbers, measurements, special quantities, dollar values, daily calorie counter, or any other numbers which may be needed at a future date.

Memory grand total key [S]

The grand total key [S] is designed to give the operator a grand total of all the memories (#1, #2, and #3). For example, memory #1 is being used as a checking account and memories #2 and #3 are being used for charge account balances. Depressing the grand total key [S] would give you the amount of money in checking minus the amount which was owed on the charge accounts.

Grand total display

Grand Total Example Display:



When any memory balance key (BAL) is pressed, the display will show the balance and the number of the memory (#1, #2, or #3) will show under the balance. If the memory balance is negative, the memory indicator number will flash. When pressing the Grand Total key [S] all three of the memory indicator numbers will be shown above the balance displayed. The display indicator numbers will flash to indicate negative balances for respective memories.

Checking/charge account entry example

Turn machine on.
Clear all memories as instructed.
Leave machine in AM position

		TO ENTER, PRESS		DISPLAY
Checking Account Balance	$ 950.34	95034 and [DEP]		950.34
X Charge Account Balance	-240.66	24066 and [CHG]	(#2)	-240.66
Y Charge Account Balance	-480.45	48045 and [CHG]	(#3)	-480.45
		[S]		229.23

The above entries place your account balances in the three calculator memories. Now enter the following transactions in the checking and charge accounts:

Wrote two checks for $70.55 and $35.49
Charged Account X for $12.55 and $50.67
Made payment on Account X for $250.21
Made payment on Account Y for $250.45

Checking/Charge account entry example

The steps for entering the transactions above into the independent memories of the calculator are as follows:

TO ENTER PRESS			DISPLAY
7055 and	[CHK]		879.79
3549 and	[CHK]		844.30
1255 and	[CHG]	(#2)	-253.21
5067 and	[CHG]	(#3)	-531.12
25021 and	[PMT]	(#2)	-3.00
25045 and	[PMT]	(#3)	-280.67
[S]			560.63

NOTE: [S] display memory indicator symbols appearing under account balances for Memory #2 and #3 are flashing to indicate a negative balance in both accounts.

Budget example

INCOME	HOUSEHOLD EXPENSES		OTHER EXPENSES	
215.00	Rent	250.00	Car	150.80
95.00	Clothing	85.20	Insurance	40.60
595.00	Food	110.70	Medical	60.40
	Utilities	80.10	Other	100.00

The memories could be used for planning out your income and expenses and keeping your monthly budget in your calculator. The following entries would be made to use your calculator for the monthly budget shown above:

TO CLEAR MEMORIES

PRESS			DISPLAY
BAL 1	CHK	*	0.00
BAL 2	CHG	(# 2)	0.00
BAL 3	CHG	(# 3)	0.00

TO ENTER MONTHLY INCOME

PRESS		DISPLAY
21500 and	DEP	215.00
9500 and	DEP	310.00
59500	DEP	905.00
BAL 1		905.00

Budget example

TO ENTER MONTHLY HOUSEHOLD EXPENSES

PRESS		DISPLAY
25000 and	CHG (#2)	-250.00
8520 and	CHG (#2)	-335.20
11070 and	CHG (#2)	-445.90
8010 and	CHG (#2)	-526.00
BAL 2		-526.00

TO ENTER OTHER EXPENSES

PRESS		DISPLAY
15080 and	CHG (#3)	-150.80
4060 and	CHG (#3)	-191.40
6040 and	CHG (#3)	-251.80
10000 and	CHG (#3)	-351.80
BAL 3		-351.80

TO OBTAIN GRAND TOTAL OF ALL MEMORIES
(Income Minus Expenses)

PRESS	DISPLAY
S	27.20

Password Function

1. Remove calculator from wallet and turn over to back side.
2. With ballpoint pen or other pointed instrument press small button on bottom side of your calculator.
3. Turn calculator to front side and enter 4 digits for secret number, then press the ⊸ key.

The small key in the display shows that password number is entered into calculator memory.

Operating function

You must enter the 4 digit secret number and press the password key before operating memory function (deposit, cheque, payment or charge key).
Note: The " ⊸ " key symbol on the display indicates that there is no access to the memories . If you forget your secret number, press the small button on back of calculator. This erases the old password number and memory contents, and allows you to enter new number.

ROYAL ELECTRONIC CALCULATOR LIMITED warranty*

ROYAL products have been designed, manufactured, inspected and tested with utmost care.
We certify this product is guaranteed to be free from defects in material and workmanship for a period of one year from the date of purchase.
In the unlikely event of such a defect, it will be repaired or replaced free of charge when returned to ROYAL.

ELECTRONIC CALCULATOR SERVICE REQUEST CARD

When requesting service, please complete this form and return it with your calculator.

Owner _____ Date of Purchase _____

Street _____

City _____ Province _____ Postal Code _____

Describe difficulty (please print) _____

_____

_____

Note: In order to obtain service under the terms of the Guarantee, enclose Bill of Sale, receipt or other documentation showing original purchase date.

ELECTRONIC CALCULATOR SERVICE CENTER

Royal Consumer Business Products
765 U.S. Highway 202
Bridgewater, NJ 08807-0945
Attention : Customer Service Center.