

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.

JOHN DOE
JANE DOE
2512 Main Street
Anytown, USA

121

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2119

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DOLLARS

ROYAL[®]

Consumer Business Products
A DIVISION OF OLIVETTI OFFICE USA

CHECKBOOK CALCULATOR

FOR _____

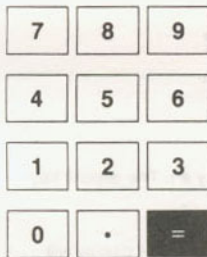
1234567890

CBC 80

INSTRUCTION MANUAL

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Plus key



Multiplication
key



Turn off



Minus key



Division
key



ON

Total clearing/
individual entry clearing
Turn on



Percentage key



Result key



Deposit key
memory #1



Payment key
memory #2



Payment key
memory #3



Add mode
floating decimal
system change key



Check key
memory #1



Charge key
memory #2



Charge key
memory #3

BAL 1Balance key
memory #1**BAL 2**Balance key
memory #2**BAL 3**Balance key
memory #3**GT**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 CBC 80 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 CBC 80 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 following recommendations to insure 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, use only an authorized ROYAL Service Center (see enclosed warranty card).

Power source and battery replacement

Your CBC 80 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 : G-10, Eveready 389, Mallory 10L 122, or Rayovac RW49. Replace cover.

Special features and decimal system

ON and **OFF** KEYS—Your calculator is equipped with **ON** **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 **AF** 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 $\square.$ 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 the 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.

Calculations with constant function

The constant function feature of the CBC 80 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:	$3 \times 3 =$	Depress: 3	\times	3	$=$	Answer: 9.
	$3 \times 4 =$			4	$=$	Answer: 12.
	$3 \times 5 =$			5	$=$	Answer: 15.
	$3 \times 6 =$			6	$=$	Answer: 18.
Example:	$25 \div 5 =$	Depress: 25	\div	5	$=$	Answer: 5.
	$20 \div 5 =$			20	$=$	Answer: 4.
	$15 \div 5 =$			15	$=$	Answer: 3.
	$10 \div 5 =$			10	$=$	Answer: 2.

Three independent memories

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

Example:	$2 + 1 =$	Depress: 2	$+$	1	$=$	DISPLAY SHOWS
	$4 + 1 =$			4	$+$	Answer: 3.
	$7 + 1 =$			7	$+$	Answer: 5.
	$10 + 1 =$			10	$+$	Answer: 8.
						Answer: 11.

Three permanent memories

DEP	CHK	BAL 1	Checking account memory 1
PMT	CHG	BAL 2	Charge account memory 2
PMT	CHG	BAL 3	Charge account memory 3
	GT		Grand total of memories 1, 2, 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	CLEARED 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 your 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 **CHK** 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 the 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

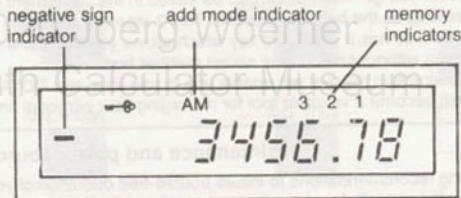
The checking/charge memories may be used for many other uses depending on the personal finance needs of the person using the calculator. These are other suggested uses: personal budget, savings accounts, investments, purchases and sales, or monthly payments. If one or more of the calculator memories 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 **GT**

The grand total key **GT** is designed to give the operator a grand total of all the memories (#1, #2, and #3). For example, the 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 **GT** 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 **GT** all three of the memory indicator numbers will be shown below 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.

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
		GT	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 on page 8 into the independent memories of the calculator are as follows :

TO ENTER PRESS	DISPLAY
7055 and CHR	879.79
3549 and CHR	844.30
1255 and CHG (#2)	253.21
5067 and CHG (#2)	- 303.88
25021 and PMT (#2)	- 53.67
25045 and PMT (#3)	- 230.00
GT	560.63

NOTE: **GT** 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

BAL 1 CHG
 BAL 2 CHG (#2)
 BAL 3 CHG (#3)

DISPLAY

0.00
 0.00
 0.00

TO ENTER MONTHLY INCOME

PRESS

21500 and DEP
 9500 and DEP
 59500 and DEP
 BAL 1

DISPLAY

215.00
 310.00
 905.00
 905.00

Budget example

TO ENTER MONTHLY HOUSEHOLD EXPENSES

PRESS

25000 and CHG (#2)
 8520 and CHG (#2)
 11070 and CHG (#2)
 8010 and CHG (#2)
 BAL 2

DISPLAY

- 250.00
 - 335.20
 - 445.90
 - 526.00
 - 526.00

TO ENTER OTHER EXPENSES

PRESS

15080 and CHG (#3)
 4060 and CHG (#3)
 6040 and CHG (#3)
 10000 and CHG (#3)
 BAL 3

DISPLAY

- 150.80
 - 191.40
 - 251.80
 - 351.80
 - 351.80

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


PRESS

GT

DISPLAY

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 back of 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 the password number is entered into the calculator memory.

Operating function

You must enter the 4 digit secret number and press the password key before operating memory function (deposit, check, payment or change 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 numbers.

ROYAL ELECTRONIC CALCULATOR LIMITED WARRANTY*

ROYAL CONSUMER BUSINESS PRODUCTS

765 U.S. Highway 202, Bridgewater,
NJ 08807-6945

WARRANTS that your NEW Royal electronic calculator is free of defects of workmanship and materials.

If there is a defect or malfunction of this calculator, Royal will repair the calculator free of charge as follows:

Parts: New or comparable rebuilt parts in exchange for defective parts for ONE YEAR from date of purchase.

Labor: At listed service locations for NINETY DAYS from date of purchase.

Calculator must be sent postage prepaid to Royal. Royal will pay return postage.

This warranty does not apply to persons who purchase this product second hand or used.

This warranty does not include adjustments, parts or repairs required by circumstances beyond the control of Royal, including but not limited to fire or other casualty, accident, neglect, abuse, abnormal use, or battery leakage damage. THERE ARE NO OTHER EXPRESSED WARRANTIES EXCEPT AS STATED HEREIN. AFTER THE PERIOD OF THE

EXPRESSED WARRANTY SET FORTH HEREIN, THERE ARE NO EXPRESSED OR IMPLIED WARRANTIES AND THOSE EXCLUDED INCLUDE THOSE OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. Royal shall NOT be liable for CONSEQUENTIAL DAMAGES resulting from any failure, defect or malfunction of this calculator.

TO OBTAIN SERVICE UNDER THE TERMS OF THIS WARRANTY:

- pack your calculator in the original carton or equivalent
- enclose a copy of the bill of sale or other documentation showing original purchase date.
- enclose the SERVICE REQUEST card or note describing the difficulty you have had with the calculator.
- mail the above prepaid and insured to the nearest service location (see reverse side).

Please retain proof of purchase to establish date of original purchase

Your warranty starts with the date of original purchase

WARRANTY APPLICABLE ONLY TO CALCULATORS PURCHASED IN THE UNITED STATES

C-82-2 Rev. 3/85



ELECTRONIC CALCULATOR SERVICE REQUEST CARD

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

Owner _____ Date of Purchase _____

Street _____

City _____ / State _____ / Zip _____

Describe difficulty (please print) _____

Note: In order to obtain service under the terms of the Warranty, enclose Bill of Sale, Cash Register 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.

The above location is a corporate Service center.

For authorized service centers within your local area,
please call 1-800-243-3234.

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Datamath Calculator Museum

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