

Check Writing Basics

Date: Write the date that you are filling out the check.

Pay to the Order of: Write the name of the company or person that will receive the payment. In order to prevent fraud, it is a good idea to draw a line to the end, after you write the payee's name.

\$: Put the amount of the check in this box. It should be in numbers, such as \$21.45.

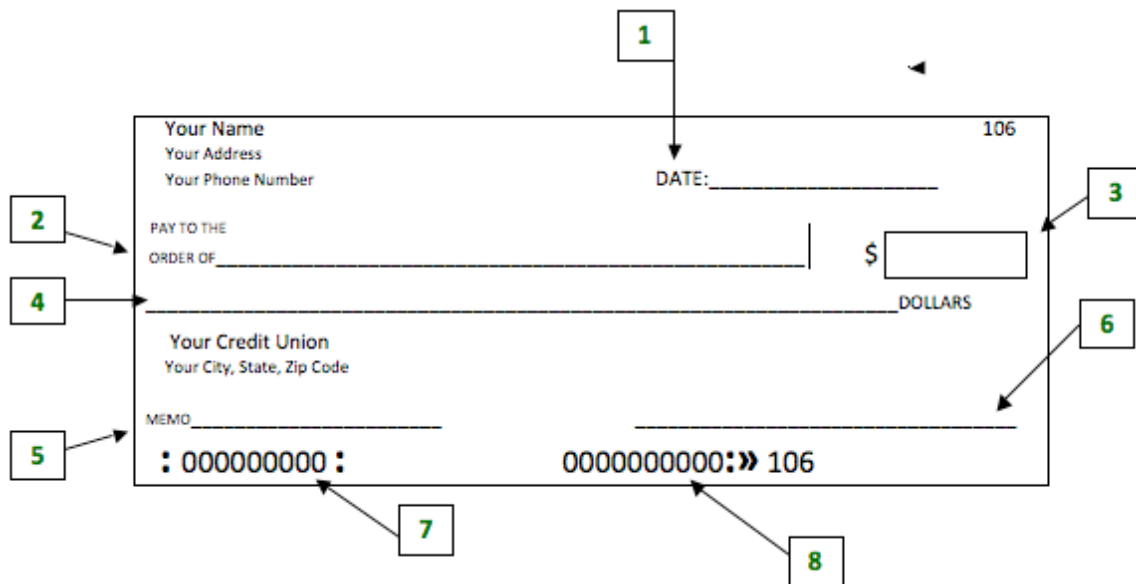
Dollars: Fill-in the amount of the check in words, such as twenty-one and 45/100. In order to prevent fraud, it is a good idea to draw a line to the end after you have written the check amount.

Memo: Use this area to write yourself a note that explains why you wrote the check or to record the account number of the bill. This section does not need to be completed for the check to be valid.

Signature: You must sign your name here to validate your check.

Routing Number: The code that identifies your credit union. It is also used to process automated transfers, such as direct deposit.

Account Number: Your unique share draft number.



The diagram shows a check form with the following fields and callouts:

- 1:** Points to the **DATE:** field.
- 2:** Points to the **PAY TO THE ORDER OF** field.
- 3:** Points to the **\$** amount box.
- 4:** Points to the **DOLLARS** field.
- 5:** Points to the **MEMO** field.
- 6:** Points to the **106** MICR line.
- 7:** Points to the **: 000000000 :** MICR line.
- 8:** Points to the **0000000000:» 106** MICR line.

The check form includes the following text:

Your Name
Your Address
Your Phone Number

DATE: _____

PAY TO THE ORDER OF _____ | \$ _____

_____ DOLLARS

Your Credit Union
Your City, State, Zip Code

MEMO _____

: 000000000 : 0000000000:» 106



*grab hold
of your future*

Tips to protect your money

Use dark ink when writing checks; never use pencil or erasable ink.

Write clearly.

Always start at the far left, so extra numbers cannot be written in.

Keep your checks in a safe place.