

Guide to Every Part of a Check

1 NAME
123 Street
City, AA 00000

2 DATE

3 0123

4 PAY TO THE ORDER OF

5

6 _____ DOLLARS

7 TRUE NORTH
FEDERAL CREDIT UNION
2777 Postal Way, Juneau AK 99801

8 FOR

9

10 1234567890

11 001234567890

12 0123

Front:

- Name and Address:** At the top-left of a check, you should see the name and address of the person, company or organization that owns the bank account tied to the check.
- Date:** The upper-right corner has a space for the date the check is written.
- Check Number:** Above the date, the upper-right corner has a three- or four-digit check number. The check numbers follow a sequence. The first check in your checkbook might be 200, followed by 201, 202 and so forth.
- Pay to the Order of:** This line is reserved for the name of the person or business being paid by the writer of the check.
- Dollar Amount of Check:** The dollar amount of the check. For instance, you might write the numerals 900 in the box to reflect that you're paying \$900.
- Dollar Amount of Check in Words and Numerals:** In the center of the check, stretching from the left side to the right side, is a line where you write the dollar amount of the check in words and numerals. Cents are indicated by writing a fraction out of 100. The word "dollars" is then printed at the end of this line

Here's an example for \$55.50: Fifty-five and 50/100 dollars.
(Then draw a line from "dollars" to the right to fill up any unused space)
- Financial Institutions Name**
- Memo Line:** A line for the check writer to write information related to the purpose of the check. The line is preceded by the word "for" or "memo."
- Signature:** The owner of the account or authorized person endorses/signs the check.
- Routing Number:** The first set of numbers is the nine-digit routing number. It identifies the financial institution connected to the account holder.
- Account Number**
- Check Number**



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Turn to page 2 to
learn about the
back of a check.



Guide to Every Part of a Check



Back:

- 1. Endorsement Space:** This is where the recipient of the check signs their name and writes or stamps the words "For deposit only." The words "For deposit only" might be followed by the name of the bank where the check is being deposited.

In this space, there may be a box or line that says, "Endorse here." Another line might instruct the endorser not to "write, stamp or sign below this line."

A recipient signs a check before depositing or cashing it.

- 2. Mobile Deposit Checkbox:** Some checks now include a checkbox that, if marked by the endorser, indicates the check is being deposited via a mobile device.

However, checking that box doesn't fulfill a new banking regulation regarding mobile deposits. The words "For mobile deposit only" should accompany the signature in the endorsement area or the deposit might be rejected.

- 3. Security Screen:** This space, often dominated by the words "original document" in the middle of the check, is reserved for financial institutions. Financial institutions use this area to detail the steps they've taken to process a check.

Neither a check writer nor a check recipient should write or stamp anything here.

- 4. Security Box:** The security box on the back of the check lists the check's security features. The box is designed to educate the check issuer and recipient as well as discourage check fraud.



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