How to Write a Check

WRITE YOUR CHECK CLEARLY AND COMPLETELY... DON'T LEAVE ANY BLANKS. AFTER YOU HAVE FILLED OUT THE STUB IN YOUR CHECKBOOK AND COMPLETED THE ARITHMETIC (TO MAKE SURE YOUR BALANCE COVERS THE CHECK YOU PLAN TO DRAW), WRITE THESE FIVE ITEMS IN INK ON THE FACE OF THE CHECK:

1. THE DATE YOU WRITE THE CHECK, NEVER WRITE A FUTURE DATE.

2. THE PAYEE'S NAME AFTER "PAY TO THE ORDER OF."

3. THE AMOUNT IN WORDS AS FAR TO THE LEFT AS POSSIBLE. FINISH THE SPACE WITH A LINE, THAT PREVENTS THE INSERTION OF WORDS THAT INCREASE THE AMOUNT.

4. THE AMOUNT IN NUMBERS CLOSE TO THE $ SIGN. IF THESE NUMBERS DO NOT AGREE WITH THE AMOUNT IN WORDS, YOUR BANK WILL PROBABLY PAY THE AMOUNT IN WORDS, BUT THIS WILL TAKE EXTRA TIME.

5. YOUR SIGNATURE. IT SHOULD MATCH THE ONE FILED WHEN YOU OPENED THE ACCOUNT. DON'T SIGN UNTIL YOU ARE SURE THAT THE CHECK SAYS WHAT YOU MEAN.

DON'T CROSS OUT OR CHANGE ANY PART OF YOUR CHECK. IF YOU MAKE A MISTAKE, START A NEW CHECK. DON'T LEND YOUR CHECK FORM TO OTHERS.

How to Endorse a Check —

TO CASH, DEPOSIT, OR TRANSFER TO SOMEONE ELSE A CHECK PAYABLE TO YOU, YOU "ENDORSE" IT. SIMPLY WRITE YOUR NAME (AS IT APPEARS ON THE CHECK) ON THE BACK AT THE LEFT END. IF THE FORM DIFFERS FROM THE WAY YOU REGULARLY SIGN, YOU MAY ADD YOUR PROPER SIGNATURE. UNLESS YOU ENDORSE WITH A RESTRICTIVE PHRASE LIKE "FOR DEPOSIT ONLY," THE ENDORSED CHECK IS THE SAME AS CASH.
Check routing symbol: the first two digits are blank bank's federal reserve district number. The third digit is the federal reserve office (head office or branch) or the designation of a special collection arrangement. The fourth digit designates blank bank's state or a special collection arrangement.

Dollar amount --- usually encoded in magnetic ink characters by the first bank to receive the check.

Blank bank's identification number (numerator) over its check routing symbol (denominator). Both parts are encoded in magnetic ink across the bottom of the check, except the first two digits of the numerator. These digits are city, state or other territorial designations needed for hand processing but not for electronic sorting.