## What is a check and How to write a check→

Your Name 123 Main St. Anyplace, CA 955555	1001 DATE STEP 1
PAY TO THE ORDER OF STEP 2	\$ STEP 3
STEP 4 —	DOLLARS
MY BANK	
456 Money St.	
Anywhere, CA 95555	
MEMO STEP 6	STEP 5
:123456789: 78510051100"1001	

**Check** --- A written transaction authorizing the transfer of money from a bank or credit union account to another person or organization.

**Writing a Check** --- A check is a legal document that must be filled in correctly; otherwise, the bank or other businesses may refuse to accept it as payment.

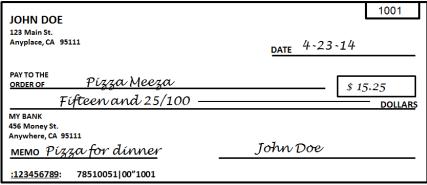
Follow these basic steps when writing a check:

- **Step 1)** Write today's date in the upper right hand corner.
- **Step 2)** Write the name of the person or company receiving the check on the line "Pay to the Order Of".
- **Step 3)** Write the dollar amount in numbers in the box next to the dollar sign (e.g. \$175.30)
- **Step 4)** Write the same amount using words for the whole dollar amounts and a fraction for the cents on the line ending with the word "Dollars". Draw a straight line to fill up any remaining space on the line (e.g., One hundred seventy five and 30/100 ------ Dollars)
- **Step 5)** Sign your first and last name on the signature line on the lower right side.
- **Step 6)** Use the Memo line to write information regarding a payment (e.g., write in the account number for a credit card bill or cell phone bill). You can also write on this line any special notes.

## What are those "funny numbers" on the bottom left corner?

- The 1<sup>st</sup> set of numbers (123456789:) are check routing numbers --- they are read by high speed check-processor machines to move the check quickly (e.g. from your bank to the store's bank)
- The 2<sup>nd</sup> set of numbers (78510051100) is your bank account number. This is used to properly route the check back to your account.
- The 3<sup>rd</sup> set of numbers (1001) is the check number. It is also printed in the top right hand corner of the check.

Sample filled in check →



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