

**BANKING
BOOT CAMP**

BASIC TRAINING FOR TEENS, YOUNG ADULTS & THEIR PARENTS

Writing a Check

A GUIDE TO WRITING AND ENDORSING A CHECK

Anatomy of a Check

Fill out each check completely, and don't sign it until you have all the other blanks filled in. Read below to see how to fill in the blanks. Turn the page for check-writing tips and information on how to endorse a check. [CONTINUED NEXT PAGE](#) ⇨

Your information: When you order checks from your bank, you provide the bank with your name and address, which it will print at the top of all of your checks. It is a good idea to also include your phone number because many merchants request it.

Numerical amount: The amount of the check in numerals, with cents after the decimal. Begin as close as possible to the \$. If cents are zero, be sure to write .00. (Even if the amount is an even dollar amount, such as \$20, you still need to include cents. It should look like this: \$20.00.)

Written amount: The amount of the check written in words, except for cents, which are written as a fraction of 100 (e.g., Fifty-Seven and 50/100). Begin writing at the far left side of the check and fill un-used area after the amount with a line. This will prevent someone from adding anything to the beginning or end of the amount.

Name of payee: The name of the recipient (individual, company, etc.) to whom you are writing the check.

Date of payment: The date on which you write the check goes here. Be sure to include the month, day and year.

(FRONT OF CHECK)

Check number

YOUR LEGAL NAME
123 Street Address
Hometown, State 54321
555-887-0987

1878
17-0-988

08/23/10 DATE

PAY TO THE ORDER OF Acme Insurance Co. \$ 216.00

One hundred sixteen & 00/100 DOLLARS

FRANSDEN
BANK & TRUST

FOR Car ins. 9/1-12/31/10

903540888 80153696 1878

Your Signature MP

Security Features Included. Details on Back.

Memo line: Optional field, which is a good place to note what was purchased with the check. You can include an account number or any message you would like on the memo line.

ABA routing number: This nine-digit number, sometimes referred to as the RTN or bank number, uniquely identifies a financial institution. The routing number is printed on checks and is used to route all financial transactions (e.g., ACH Debits) to the appropriate bank.

Your account number: Each checking account is assigned an account number that identifies the holder of the account and the bank where the account is located. The account number is printed on the bottom of your checks in magnetic ink characters. These numbers can be read by machines and are used to help banks process checks with greater speed and accuracy using electronic data-processing equipment.

Your check number

Your legal name: Your signature goes here.

Endorsing a Check

Endorsing a check is as simple as writing your name on the back of the check, as shown below.

When endorsing the back of a check that is made out to you, **don't do so until you are actually at your bank or at an ATM machine and are ready to cash or deposit the check immediately.** Otherwise, if you lose your check in transit or it is stolen, someone may cash it on your behalf and walk away with your money.

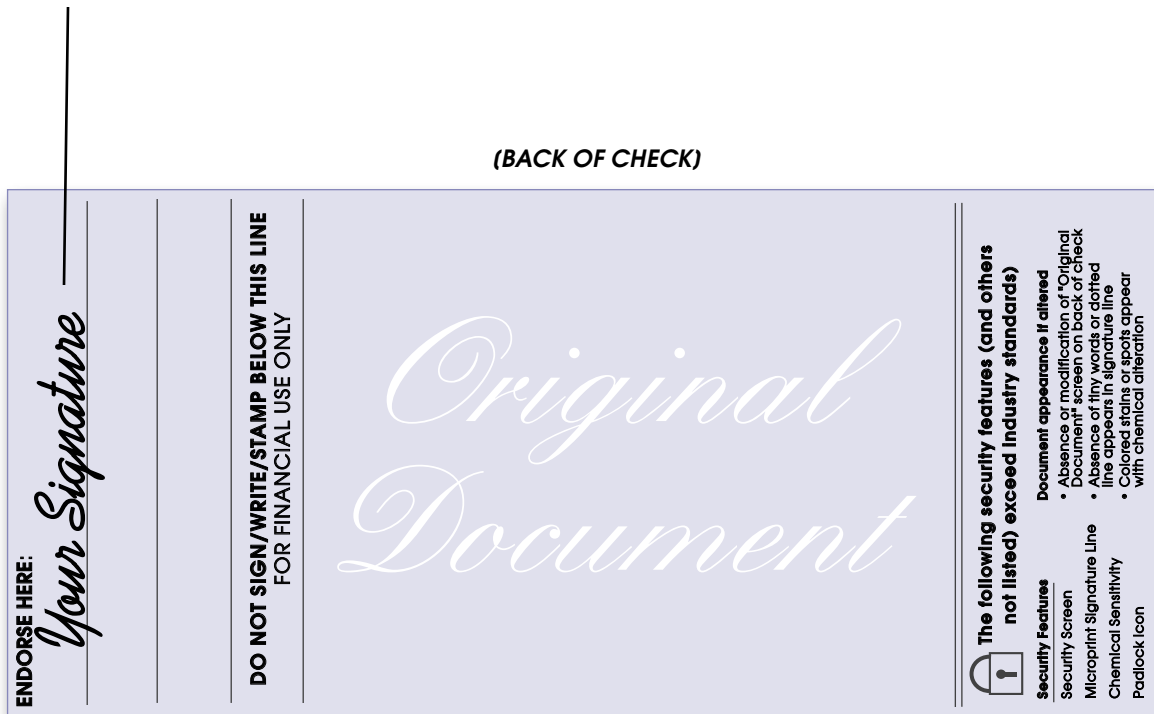
TIPS for writing checks

Always write with a permanent-ink pen when writing or endorsing a check. Don't use a pencil or other writing tool.

Fill out each line legibly when writing a check.

After you've finished writing out your check, always be sure to record it in your check register so that you can accurately balance your checkbook.

Your legal name: Your signature goes here.



Banking Boot Camp

This program was developed to teach basic banking skills and distribute relevant financial information to teens, young adults and their parents. To obtain other Banking Boot Camp brochures, check with your banker or visit our bank's website and click on the Banking Boot Camp icon.