

Parts of a Check

1. Checks include the check writer's name and address so people know who wrote the check.
2. Checks are numbered so you can keep track of them.
3. Checks are dated when the check writer fills them out.
4. The name of the party (the payee) to whom you are making a payment is written here.
5. The amount you are writing a check for is written here, in numerals.
6. To eliminate errors, banks also ask you to write out, in words, the amount of the check.
7. The bank where the checking account is held is always placed on the check. This tells the person cashing the check where the money will come from.
8. Checks have a memo line to reference what the check is for, such as rent or dry cleaning.
9. Remember that you must sign the check, agreeing to have the amount withdrawn from your checking account.
10. The first set of numbers at the bottom of the check is the *routing number*. Every bank has a unique routing number to help them sort the checks they receive.
11. The second set of numbers at the bottom of the check is your *account number*. This informs the bank which account to withdraw the money from.
12. The back of the check must be endorsed or signed, by the payee, the person the check is made out to. By signing, the payee legally agrees to accept the money.

