

What the numbers on your checks mean

Chances are, you've probably never thought much about all the numbers that run along the bottom of your checks. Well, those numbers can tell you a lot more than you might realize.

Here's a quick description of the meaning behind some of these numbers:

John Smith
1234 Sheridan Drive
Your City, State 01002

90-119
1222
01822551

280

Pay to the order of _____ \$ _____

MP

F&M Farmers & Merchants Bank
Main Office • 562-437-0011
302 Pine Avenue
Long Beach, CA 90802
www.fmb.com • Tollfree 562-495-7708

⑆ 22201198 0280 01 23456 7 ⑆

Routing number: This 9-digit number will be the same on every Farmers & Merchants check. It indicates which Federal Reserve district the bank is located in and where the bank is located geographically.

Check number: The check number, which appears in the top-right corner of the check, is repeated here.

Account number: Your 8-digit checking account number is located here.

Check amount: This area will be blank until the check is cashed or deposited, after which time the bank will encode the amount of the check here.