

# Check-writing Tips

## The Check

1. When you write the check amount, start at the beginning (the far left) of the line. This will help make sure that no one tries to make any unauthorized changes to your check.
2. Don't leave any blank areas on your check. The safest method is to draw a line through any open spaces.
3. Write clearly and only use ink when writing your check to help prevent anything from being changed.
4. Make sure the amount box (where the amount of the check written in numbers) and the amount line (the amount of the check written in words) match.
5. Write the amount in words correctly. A common mistake is an amount such as \$100.42 is incorrectly written as One-hundred forty-two instead of One-hundred and 42/100. If you do this, the larger amount may be deducted from your account.
6. If you make a mistake when writing a check, write VOID in big letters on the check and either shred or tear the check. Keep a record in your check register of voided checks and canceled checks.
7. When you pay by check in person, you may need to show proper identification. This may include a driver's license, passport, or other form of ID.
8. Your check is not legal until you sign it. However, keep your checks in a safe place until you are ready to use them for payment. Also, never sign a blank check.
9. If you postdate your check, it may not be cashed until on or after that date. However, it is recommended that you do not postdate a check. Credit unions might process the check even if the check is post dated if they do not notice the date. However, they might charge an additional processing fee.

## The Check Register

1. Keep a record of all your written checks in your check register. Also, keep track of your check numbers. Each new written check should be written with the next available check number.
2. Instead of first writing the check and then recording it in the checkbook, consider entering it in the checkbook first. People often forget to whom they wrote a check and how much it was for, because they were in a hurry or just absent-minded. So enter the check information in the checkbook first to help eliminate this potential mistake.