

ZIP codes are a system of [postal codes](#) used by the [United States Postal Service](#) (USPS) since 1963. The term *ZIP*, an acronym for **Zone Improvement Plan**,^[1] was chosen to suggest that the [mail](#) travels more efficiently, and therefore more quickly ([zipping along](#)), when senders use the code in the [postal address](#). The basic format consists of five decimal [numerical digits](#). An extended **ZIP+4** code, introduced in 1983, includes the five digits of the ZIP code, a [hyphen](#), and four additional digits that determine a more specific location within a given ZIP code. The USPS provides a free [online lookup tool](#) for ZIP codes.

The term *ZIP code* was originally registered as a [servicemark](#) (a type of [trademark](#)) by the U.S. Postal Service, but its registration has since expired.^[2] USPS style for *ZIP* is **all caps**, although style sheets for some publications use sentence case or lowercase.

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History [\[edit \]](#)

The early history and context of postal codes began with [postal district/zone numbers](#). The [United States Post Office Department](#) (USPOD) implemented postal zones for numerous large cities in 1943. For example:

Mr. John Smith
3256 Epiphenomenal Avenue
Minneapolis 16, Minnesota

The "16" was the number of the postal zone within the specific city.

By the early 1960s a more organized system was needed, and on July 1, 1963, non-mandatory five-digit ZIP codes were introduced nationwide. Simultaneously, along with the introduction of the ZIP code, [two-letter state abbreviations](#) were introduced, which are generally written with both letters capitalized. The reason for the two-letter abbreviations is that it was thought that a long city name combined with a multi-letter state abbreviation (e.g.: *Mass.* for Massachusetts; *Ca., Cal.*, or *Calif.* for California; *Pa., Penn.*, or *Penna.* for Pennsylvania) would be too long for address labels used on magazines when the ZIP code was added. [Robert Moon](#), an employee of the post office, is considered the father of the ZIP code; he submitted his proposal in 1944 while working as a [postal inspector](#).^[3] The post office gives credit to Moon only for the first three digits of the ZIP code, which describe the [sectional center facility](#) (SCF) or "sec center." An SCF is a central mail processing facility with those three digits. The SCF sorts mail to all post



A 1963 U.S. Post Office sign encouraging the use of ZIP codes

offices with those first three digits in their ZIP codes. The mail is sorted according to the final two digits of the ZIP code and sent to the corresponding post offices in the early morning. Sectional centers do not deliver mail and are not open to the public (though the building may include a post office open to the public), and most of the workers are employed to work **night shift**. Mail picked up at post offices is sent to their own SCF in the afternoon, where the mail is sorted overnight. In the cases of large cities, the last two digits coincided with the older postal zone number,^[*citation needed*] thus:

Mr. John Smith
3256 Epiphenomenal Avenue
Minneapolis, MN 55416

In 1967, these were made mandatory for second- and third-class **bulk mailers**, and the system was soon adopted generally. The United States Post Office used a **cartoon character**, which it called **Mr. ZIP**, to promote use of the ZIP code. He was often depicted with a legend such as "USE ZIP CODE" in the **selvage** of panes of **stamps** or on labels contained in, or the covers of, booklet panes of stamps.



"Use Zip code" labels were also used to promote the use of a ZIP code.

ZIP+4 [[edit](#)]

In 1983, the U.S. Postal Service introduced an expanded ZIP code system that it called **ZIP+4**, often called "plus-four codes", "add-on codes", or "add ons". A ZIP+4 code uses the basic five-digit code plus four additional digits to identify a geographic segment within the five-digit delivery area, such as a **city block**, a group of apartments, an individual high-volume receiver of mail or any other unit that could use an extra identifier to aid in efficient mail sorting and delivery. But initial attempts to promote universal use of the new format met with public resistance,^[*citation needed*] and today the plus-four code is not required. In general, mail is read by a **multiline optical character reader** (MLOCR) that almost instantly determines the correct ZIP+4 code from the address—along with the even more specific **delivery point**—and sprays an **Intelligent Mail barcode** (IM) on the face of the mail piece that corresponds to 11 digits—nine for the ZIP+4 code and two for the delivery point.

For **Post Office Boxes**, the general (but not invariable) rule is that each box has its own ZIP+4 code. The add-on code is often one of the following: the last four digits of the box number (e.g., PO Box 107050, Albany, NY 12201-7050), zero plus the last three digits of the box number (e.g., PO Box 17727, Eagle River, AK 99577-0727), or, if the box number consists of fewer than four digits, enough zeros are attached to the front of the box number to produce a four-digit number (e.g., PO Box 77, Juneau, AK 99750-0077). However, there is no uniform rule, so the ZIP+4 code must be looked up individually for each box.

It is common to use add-on code 9998 for mail addressed to the **postmaster** (to which requests for **pictorial cancellations** are usually addressed), 9999 for **general delivery** and other high-numbered add-on codes for **business reply mail**.^[*citation needed*] For a unique ZIP code (explained below), the add-on code is typically 0001.

Not all addresses in the United States have had a ZIP+4 code assigned to them. For those non-coded addresses, **geocoding** lookup or **address validation** which explicitly requires a ZIP+4 may not succeed.

Postal bar code [[edit](#)]

The ZIP code is often translated into an Intelligent Mail barcode that is printed on the mailpiece to make it easier for automated machines to sort. The barcode can be printed by the sender (some word-processing programs such as **WordPerfect**^[4] and **Microsoft Word**^[5] include the feature), or the post office will put one on when it processes the piece. In general, the post office uses **OCR** technology, though in some cases a human may have to read the address.

Customers who send **bulk mail** can get a **discount** on **postage** if they have printed the barcode themselves. This requires more than just a simple **font**; **mailing lists** must be standardized with up-to-date **Coding Accuracy Support System** (CASS)-certified software that adds and verifies a full, correct ZIP+4 code and an additional two **digits** representing the exact **delivery point**.^[*citation needed*] Furthermore, mail must be sorted in a specific scheme and be accompanied by documentation verifying this. These steps are usually done with **PAVE-certified software** that also prints the barcoded address labels and barcoded sack or tray tags.

This means that every single mailable point in the country has its own 12-digit number (at least in theory).

The delivery-point digits (the 10th and 11th digits) are calculated based on the primary or secondary number of the address. The USPS publishes the rules for calculating the delivery point in a document called the CASS Technical Guide.^[6] However, when confronted with two addresses like 18 and 18C, often CASS will assign the same 12-digit number to two distinct mail delivery points. The last digit is *always* a **check digit**, which is obtained by summing all 5, 9 or 11 digits, taking the **residue** modulo 10 of this sum (i.e., the remainder after dividing by 10) and finally **subtracting** this from 10. (Thus, the check digit for 10001-0001 00 would be 7, since $1+1+1=3$, $3\equiv 3(\text{mod } 10)$ and $10-3=7$.)

Structure and allocation [edit]

Scope and international mail [edit]

ZIP codes designated **delivery points** within the United States (including territories), and overseas stations of its armed forces. There are also ZIP codes for independent countries of the **Federated States of Micronesia**, the **Republic of the Marshall Islands**, and the **Republic of Palau**, each of which is integrated into the U.S. postal system under a **Compact of Free Association**. Many other countries have separate postal code systems, so the USPS requires that the last line of an item mailed domestically but addressed for foreign delivery is the name of the country,^[7] written in English.^[8] The parts of the address above the country name adopt the standards for domestic delivery in the destination country, including potentially being written in a language other than English or in a non-Latin script.

Some territories which are outside the mainland customs area (and have their own **ISO 3166** country codes) may also appear as country names,^[8] even though they also have **domestic postal abbreviations**. **Military mail** is also addressed as if it were domestic mail, omitting the name of the country where the **APO/FPO** is physically located.

Mail to **US diplomatic missions** overseas is addressed as if it were to a street address in **Washington, DC**. The four-digit **diplomatic pouch** number is used as a building number, while the city in which the embassy or consulate is located is combined with the word "Place" to form a street name. Each mission uses a ZIP+4 code consisting of **20521** and the diplomatic pouch number. For example, the mailing address of the US Embassy in **New Delhi, India** would be:

Embassy of the United States of America
9000 New Delhi Place
Washington, DC 20521-9000^[9]

By type/use [edit]

There are four types of ZIP codes:

- **Unique**: assigned to a single high-volume address
- **Post Office Box only**: used only for PO Boxes at a given facility, not for any other type of delivery
- **Military**: used to route mail for the U.S. military
- **Standard**: all other ZIP codes.

Unique ZIP codes are used for governmental agencies, universities, businesses, or buildings that receive such extremely high volumes of **mail** that they need their own ZIP codes. Government examples include 20505 for the **Central Intelligence Agency** in **Washington, D.C.**; 81009 for the **Federal Citizen Information Center** of the **U.S. General Services Administration** (GSA)^[10] in **Pueblo, Colorado**. Examples of private address unique ZIP codes include the headquarters of **Wal-Mart** (72716) and the **Empire State Building** (10118).

An example of a PO Box only ZIP code is 22313, which is used for PO Boxes at the main post office in **Alexandria, Virginia**, such as those used by the **United States Patent and Trademark Office**. In the area surrounding that post office, home and business mail delivery addresses use ZIP code 22314, which is thus a Standard ZIP code.

By geography [edit]

Primary state prefixes [edit]



USA postage stamp, 1973: "It all depends on ZIP code".

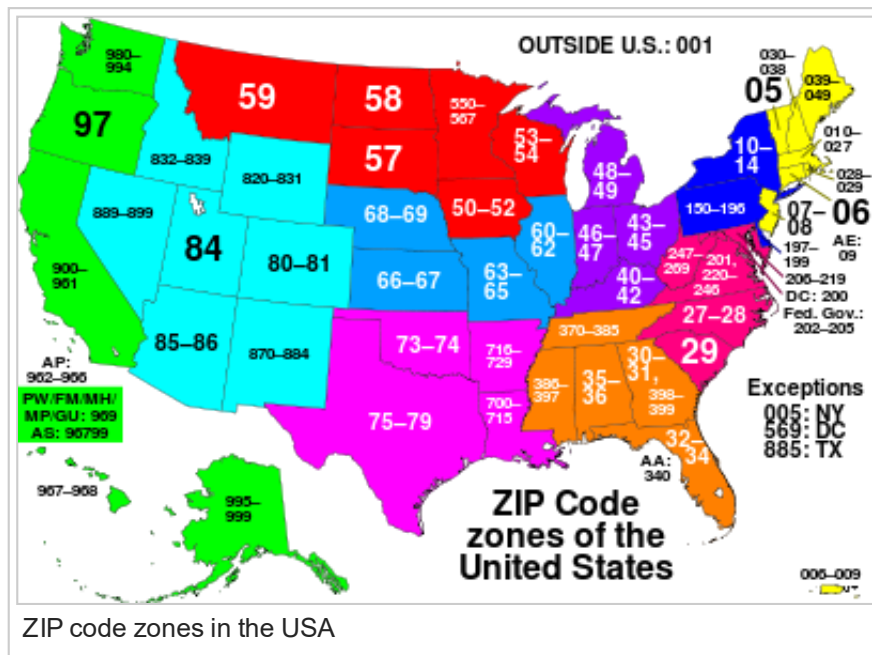
ZIP codes are numbered with the first digit representing a certain group of [U.S. states](#), the second and third digits together representing a [region](#) in that group (or perhaps a large city) and the fourth and fifth digits representing a group of delivery addresses within that region. The main town in a region (if applicable) often gets the first ZIP codes for that region; afterward, the numerical order often follows the alphabetical order.^[*citation needed*] Because ZIP codes are intended for efficient postal delivery, there are unusual cases where a ZIP code crosses state boundaries, such as a military facility spanning multiple states or remote areas of one state most easily serviced from a bordering state. For example, ZIP code 42223 serves [Fort Campbell](#), which spans Christian County, Kentucky and Montgomery County, Tennessee, and ZIP code 97635 includes portions of Lake County, Oregon and Modoc County, California.

In general, the first three digits designate a [sectional center facility](#), the mail sorting and distribution center for an area. A sectional center facility may have more than one three-digit code assigned to it. For example, the Northern Virginia sectional center facility in Merrifield is assigned codes 220, 221, 222 and 223. In some cases, a sectional center facility may serve an area in an adjacent state, usually due to the lack of a proper location for a center in that region. For example, 739 in [Oklahoma](#) is assigned to [Liberal, Kansas](#); 865 in [Arizona](#) is assigned to [Gallup, New Mexico](#); and 961 in [California](#) to [Reno, Nevada](#).

In terms of geographic location, many of the lowest ZIP codes, which begin with '0', are in the [New England](#) region. Also in the '0' region are [New Jersey](#) (non-contiguous with the remainder of the '0' area), [Puerto Rico](#), the [US Virgin Islands](#) and [APO/FPO](#) military addresses for personnel stationed in [Europe](#), [Africa](#), [Southwest Asia](#) and aboard vessels based in the waters adjoining those lands. The lowest ZIP code is in [Holtsville, New York](#) (00501, a ZIP code exclusively for the [U.S. Internal Revenue Service](#) center there).^[11] Other low ZIP codes are 00601 for [Adjuntas, Puerto Rico](#); 01001 for [Agawam, Massachusetts](#), and 01002 for [Amherst, Massachusetts](#). Until 2001, there were six ZIP codes lower than 00501 that were numbered from 00210 to 00215 (located in [Portsmouth, New Hampshire](#)) and were used by the [Diversity Immigrant Visa](#) program to receive applications from non-U.S. citizens.^[*citation needed*]

The numbers increase southward along the [East Coast](#), such as 02115 ([Boston](#)), 10001 ([New York City](#)), 19103 ([Philadelphia](#)), 20008 ([Washington, D.C.](#)), 30303 ([Atlanta](#)) and 33130 ([Miami](#)) (these are only examples, as each of these cities contain several ZIP codes in the same range). From there, the numbers increase heading westward and northward east of the [Mississippi River](#), southward west of the Mississippi River, and northward on the [West Coast](#). For example, 40202 is in [Louisville](#), 50309 in [Des Moines](#), 60601 in [Chicago](#), 63101 in [St. Louis](#), 77063 in [Houston](#), 80202 in [Denver](#), 94111 in [San Francisco](#), 98101 in [Seattle](#), and 99950 in [Ketchikan, Alaska](#) (the highest ZIP code).

The first digit of the ZIP code is allocated as follows:



- 0** = [Connecticut](#) (CT), [Massachusetts](#) (MA), [Maine](#) (ME), [New Hampshire](#) (NH), [New Jersey](#) (NJ), [New York](#) (NY, Fishers Island only), [Puerto Rico](#) (PR), [Rhode Island](#) (RI), [Vermont](#) (VT), [Virgin Islands](#) (VI), [Army Post Office Europe](#) (AE), [Fleet Post Office Europe](#) (AE)
- 1** = [Delaware](#) (DE), [New York](#) (NY), [Pennsylvania](#) (PA)
- 2** = [District of Columbia](#) (DC), [Maryland](#) (MD), [North Carolina](#) (NC), [South Carolina](#) (SC), [Virginia](#) (VA), [West Virginia](#) (WV)
- 3** = [Alabama](#) (AL), [Florida](#) (FL), [Georgia](#) (GA), [Mississippi](#) (MS), [Tennessee](#) (TN), [Army Post Office](#)

Americas (AA), Fleet Post Office Americas (AA)

- **4** = [Indiana](#) (IN), [Kentucky](#) (KY), [Michigan](#) (MI), [Ohio](#) (OH)
- **5** = [Iowa](#) (IA), [Minnesota](#) (MN), [Montana](#) (MT), [North Dakota](#) (ND), [South Dakota](#) (SD), [Wisconsin](#) (WI)
- **6** = [Illinois](#) (IL), [Kansas](#) (KS), [Missouri](#) (MO), [Nebraska](#) (NE)
- **7** = [Arkansas](#) (AR), [Louisiana](#) (LA), [Oklahoma](#) (OK), [Texas](#) (TX)
- **8** = [Arizona](#) (AZ), [Colorado](#) (CO), [Idaho](#) (ID), [New Mexico](#) (NM), [Nevada](#) (NV), [Utah](#) (UT), [Wyoming](#) (WY)
- **9** = [Alaska](#) (AK), [American Samoa](#) (AS), [California](#) (CA), [Guam](#) (GU), [Hawaii](#) (HI), [Marshall Islands](#) (MH), [Federated States of Micronesia](#) (FM), [Northern Mariana Islands](#) (MP), [Oregon](#) (OR), [Palau](#) (PW), [Washington](#) (WA), [Army Post Office Pacific](#) (AP), [Fleet Post Office Pacific](#) (AP)

Secondary regional prefixes (123xx) and local ZIP codes (12345) [[edit](#)]

See also: *[list of ZIP code prefixes](#)*

The next two digits represent the [sectional center facility](#) (SCF) (e.g. 477xx = [Vanderburgh County, Indiana](#)), and the fourth and fifth digits represent the area of the city (if in a [metropolitan area](#)), or a village/town (outside metro areas): 47722 (4=Indiana, 77=Vanderburgh County, 22=[University of Evansville](#) area). When a sectional center facility's area crosses state lines, that facility is assigned separate three-digit prefixes for the states that it serves.

In some urban areas, like 462 for [Marion County, Indiana](#), the three-digit prefix will often exist in one county, while, in rural and most suburban areas, the prefix will exist in multiple counties; for example, the neighboring 476 prefix is found in part or entirely in six counties: Gibson, Pike, Posey, Spencer, Vanderburgh, and Warrick. In some cases, an urban county may have more than one prefix. This is the case with Allen (467, 468), Lake (464, 463), St. Joseph (465, 466), and Vanderburgh (476, 477) Counties. Cities like [Chicago](#), [Houston](#), [Los Angeles](#), and [New York City](#) have multiple prefixes within their city limits. In some cases, these may be served from the same SCF, such as in [San Diego County, California](#), where the three-digit prefixes 919 and 920 are used for suburban and rural communities, and 921 for the city of San Diego itself, although all three are processed through the same SCF facility.^{[*[citation needed](#)*]}



Early advertisement for ZIP code 10005.

Despite the geographic derivation of most ZIP codes, the codes themselves do not represent geographic regions; in general, they correspond to address groups or delivery routes. As a consequence, ZIP code "areas" can overlap, be subsets of each other, or be artificial constructs with no geographic area (such as 095 for mail to the Navy, which is not geographically fixed). In similar fashion, in areas without regular postal routes ([rural route](#) areas) or no mail delivery (undeveloped areas), ZIP codes are not assigned or are based on sparse delivery routes, and hence the boundary between ZIP code areas is undefined. For example, some residents in or near [Haubstadt, Indiana](#), which has the ZIP code 47639, have mailing addresses with 47648, the ZIP code for neighboring [Fort Branch, Indiana](#), while others living in or near Fort Branch have addresses with 47639. Many rural counties have similar logistical inconsistencies caused by the aforementioned sparse delivery routes, often known as Rural Routes or by some other similar designation.

For example, almost all [U.S. government](#) agencies in and around the capital are assigned ZIP codes starting with 20200 to 20599, which are [Washington, D.C.](#) ZIP codes, even if they are not located in Washington itself. While the [White House](#) itself is located in ZIP code 20006, it has the ZIP code 20500. The [Nuclear Regulatory Commission](#) is located in [Rockville, Maryland](#), at ZIP code 20852, but has been assigned by the Postal Service the address "Washington DC 20555".

In similar manner, the ZIP code for the [Metropolitan Washington Airports Authority](#), a federally chartered independent authority, is 20001-6000, even though the physical address of the Authority's office, "1 Aviation Circle",^[12] is in Arlington, Virginia.^{[*[citation needed](#)*]}

One current exception to this rule is the [United States Patent and Trademark Office](#) (USPTO). When the USPTO was located in the [Crystal City](#) neighborhood in [Arlington, Virginia](#), it was assigned by the Postal Service the address "Washington, DC 20231" despite being physically located in ZIP code 22202. However, the USPTO now uses a ZIP code (22313-1450 in ZIP+4) assigned to its current PO box in [Alexandria, Virginia](#).^[13]

In rare circumstances, a locality is assigned a ZIP code that does not match the rest of the state. In even rarer cases a ZIP code may cross state lines. Typically this occurs when the locality is so isolated that it is most conveniently served from a sectional center in another state. Examples:

- [Fishers Island](#), New York, bears the ZIP code 06390 and is served from Connecticut because the only

ferry service is to Connecticut – all other New York ZIP codes (excepting those at [Holtsville](#) for the [IRS](#)) begin with "1".

- Returned government parcels from [Washington, D.C.](#) are sent to ZIP codes beginning with "569", so that returned parcels are security checked at a remote facility (this was put into place after the [2001 anthrax attacks](#)).
- Some Arkansas roads north of [Bull Shoals Lake](#) can best be accessed by the [Protem, Missouri](#), delivery unit (ZIP code 65733).
- [Fort Campbell](#) (ZIP code 42223), primarily in Tennessee, but the main entrance is in Kentucky.
- [Cincinnati/Northern Kentucky International Airport](#) is physically at 2939 Terminal Drive, [Hebron, Kentucky](#), 41048; but receives mail at a PO Box across the [Ohio River](#) in [Cincinnati, Ohio](#), 45275.^[14]

ZIP codes and previous zoning lines [[edit](#)]



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A ZIP code's address and the city name written on the same line do not necessarily mean that address is within the boundaries of that city. The Postal Service designates one *preferred* place name for each ZIP code. This may be an actual incorporated town or city, a subentity of a large city or an unincorporated [census-designated place](#), or a small [unincorporated community](#). Additional place names may be recognized as *acceptable* for a certain ZIP code. Still others are deemed not acceptable, and if used may result in a delay in mail delivery.

Preferred place names are generally the actual city or town that the address is located in. However, for many cities that have incorporated since ZIP codes were introduced, the actual city name is not the *preferred* place name. Many databases automatically assign the *preferred* place name for a ZIP code, without regard to any *acceptable* place names. For example, [Centennial, Colorado](#) is divided among seven ZIP codes assigned to [Aurora](#), [Englewood](#) or [Littleton](#) as its *preferred* place names; none of these seven ZIP codes carries "Centennial" as a preferred name, and in the ZIP code directory, Centennial addresses are listed under those three cities. And since it is acceptable to write "Centennial" in conjunction with any of the seven ZIP codes, one can write "Centennial" in an address that is actually in Aurora, Englewood, or Littleton, as long as it is in one of the shared ZIP codes.

Acceptable place names are usually added to a ZIP code in cases where the ZIP-code boundaries divide them between two or more cities, as in the case of Centennial. However, in many cases only the *preferred* name can be used, even when many addresses in the ZIP code are in another city. People sometimes must use the name of a post office rather than their own city.

One extreme example is ZIP code 85254; it was assigned the place name [Scottsdale, Arizona](#) because it is served by the Scottsdale post office, but 85% of its territory is actually inside the city limits of neighboring [Phoenix](#). Another notorious example is an entire neighborhood of the city of [Los Angeles](#) known as [Beverly Hills Post Office](#). Naturally, its residents prefer the more glamorous [Beverly Hills](#) address and 90210 ZIP code, but this regularly causes problems with emergency response when dispatchers have to sort out whether a given home in 90210 actually sits in Los Angeles or Beverly Hills.

Similarly, [Missouri City, Texas](#), straddles [Harris](#) and [Fort Bend](#) counties. The portion within Harris County is within the ZIP code 77071, which must use the city name of [Houston](#) instead of Missouri City. At the same time, a small portion of the city of Houston is in Fort Bend County in the ZIP code 77489, and residents there must use the name *Missouri City* for their address even though they are in Houston.

This also occurs in some rural areas where portions of one town have their mail delivered by other post offices. For example, while most of the town of [Plainfield, Massachusetts](#) is in ZIP code 01070, some sections of town are in the ZIP code area for the neighboring town of [Cummington](#) with ZIP code 01026. Only the *preferred* name of [Cummington](#) is allowed in ZIP code 01026, so residents of parts of [Plainfield](#) must list their address as being in [Cummington](#).

This phenomenon is repeated across the country. The previously mentioned [Englewood, Colorado](#) is an inner-ring suburb that was built out by the 1960s. Its post office served the area that is now the high-growth southern tier of the [Denver metropolitan area](#), and ZIP codes in this area were assigned Englewood as their *preferred* place name. A business community as large as downtown [Denver](#) has grown in this area, with headquarters for many internationally recognized corporations. These companies indicate Englewood as their location (the *preferred* postal place name), although they are actually located in other cities. As a

result, there are really two Englewoods – the actual city, small and with a largely [working-class](#) residential population, and, a number of miles away, the postal Englewood, a vast suburban area of upscale subdivisions and office parks that have nothing to do with the city of Englewood yet share a split identity with it solely because of ZIP codes. People who say they live or work in Englewood and identify closely with it may rarely enter the actual city. In [Indiana](#), the ZIP code for a town usually indicates the ZIP code for its corresponding township, as nearly all of Indiana's small town post offices have rural routes.^[*citation needed*]

Acceptable place names also come into play in areas where citizens identify more strongly with a particular [urban center](#) than their own municipality. For example, [Allegheny County, Pennsylvania](#), has 130 distinct municipalities, yet many of the county's residents, and even some residents of adjacent counties, commonly use [Pittsburgh, Pennsylvania](#) as their postal address. On the opposite end of the spectrum, in some urban areas, neighborhood names may be acceptable even though they have no legal standing, such as [La Jolla, California](#), which is the *preferred* place name for ZIP code 92037, despite the fact that La Jolla is a district of [San Diego, California](#) and not a separate legal entity (this ZIP code is also in the 919/920 sequence used by San Diego County's suburban and rural areas, not in the 921 sequence used in the remainder of the City of San Diego, even though La Jolla has always been part of San Diego.)

Many ZIP codes are for [villages](#), [census-designated places](#), portions of cities, or other entities that are not municipalities. For example, ZIP code 03750 is for [Etna, New Hampshire](#), but Etna is not a city or town; it is actually a [village district](#) in the town of [Hanover](#), which itself is assigned the ZIP code 03755. Another example is ZIP code 08043, which corresponds to the census-designated place of [Kirkwood, New Jersey](#), but actually serves the entirety of [Voorhees Township](#). This is also the case in [LaGrange, New York](#), a portion of which is served by the 12603 ZIP code based in the neighboring [town of Poughkeepsie](#). The rest of LaGrange is served by the LaGrangeville Post Office. LaGrangeville is itself not a town at all, but a section of LaGrange. [Willow Grove, Pennsylvania](#), served by the 19090 ZIP code, is a village that straddles the border of [Upper Moreland Township](#) and [Abington Township](#), and that post office also serves a small portion of [Upper Dublin Township](#). Furthermore, non-municipal place names may also share ZIP codes with municipal place names. For example, [West Windsor Township, New Jersey](#), is commonly referred to in most mailing databases as [Princeton Junction](#), a census-designated place within West Windsor.

Postal designations for place names become *de facto* locations for their addresses, and as a result it is difficult to convince residents and businesses that they actually are located in another city or town different from the *preferred* place name associated with their ZIP codes. Because of issues of confusion and lack of identity, some cities, such as [Signal Hill, California](#), have successfully petitioned the Postal Service to change ZIP-code boundaries or create new ZIP codes so their cities become the *preferred* place name for addresses within the ZIP code.

Postal designation confusion may have financial implications for local governments, because mail volume is one factor used by the U.S. Census Bureau to estimate population changes between decennial census enumerations.^[*citation needed*] Sometimes local officials in a community that is not the *preferred* place name for a ZIP code but is an *acceptable* place name will advise residents to always use the name of the community, because if the census estimate of that town's population is low they may receive less funds that are computed based on population. A typical example is [Paddock Lake, Wisconsin](#), whose *preferred* place name is [Salem](#). Paddock Lake is incorporated as a village within the town of Salem, even though there are more people in the village of Paddock Lake than there are in the unincorporated parts of the town of Salem. Further confusion is caused because [Silver Lake, Wisconsin](#), which is also a village in the town of Salem and is of similar size and status to Paddock Lake, has its own ZIP code and post office.

In another case, the U.S. [Federal Communications Commission](#) (FCC) denied a [radio station](#) (now [WNNX FM](#)) a move requiring a change in its *city of license* to [Sandy Springs, Georgia](#), largely because it was not a city (until [municipal incorporation](#) in late 2005), despite being the seventh-largest place in the state by [population](#). The FCC cited the use of "[Atlanta](#)" on letters of support from local organizations, even though the USPS forced them to use Atlanta for 30328 until well after incorporation took effect. Currently "Sandy Springs" is only *acceptable*, despite none of 30328 being in Atlanta, or anywhere else outside the Sandy Springs [city limit](#). This even applies to the ZIP code used only for PO boxes at the Sandy Springs main post office.

Because ZIP codes and their associated place names can ignore county lines, problems may occur where [street addresses](#) are based on [quadrant](#) location within a county. For example, 30339 spans over [Vinings, Georgia](#) and [Atlanta, Georgia](#), in southeastern [Cobb County](#); therefore every street address is labeled SE, and has a [house number](#) on that county's grid (according to the distance from the [town square](#) in the [county seat](#)). However, because the USPS demands the use of Atlanta, Vinings addresses are written such that they appear to be in southeast Atlanta, instead of on the opposite (northwest [metro Atlanta](#)) side where they actually are.

Division and reallocation of ZIP codes [[edit](#)]

Like [area codes](#), ZIP codes are sometimes divided and changed, especially when a [rural](#) area

becomes [suburban](#). Typically, the new codes become effective once announced, and a grace period (e.g., one year) is provided in which the new and old codes are used concurrently so that postal patrons in the affected area can notify correspondents, order new stationery, etc.^[15]

In rapidly growing communities, it is sometimes necessary to open a new sectional center facility, which must then be allocated its own three-digit ZIP-code prefix or prefixes. Such allocation can be done in various ways. For example, when a new sectional center facility was opened at [Dulles Airport](#) in Virginia, the prefix 201 was allocated to that facility; therefore, for all post offices to be served by that sectional center facility the ZIP code changed from an old code beginning with 220 or 221 to a new code or codes beginning with 201. However, when a new sectional center facility was opened to serve [Montgomery County, Maryland](#), no new prefix was assigned. Instead, ZIP codes in the 207 and 208 ranges, which had previously been assigned alphabetically, were reshuffled so that 207xx ZIP codes in the county were changed to 208xx codes, while 208xx codes outside that county were changed to 207xx codes.

Because [Silver Spring](#) (whose postal area includes [Wheaton](#)) has its own prefix, 209, there was no need to apply the reshuffling to Silver Spring; instead, all mail going to 209xx ZIP codes was simply rerouted to the new sectional center facility.

On the other hand, [depopulation](#) may cause a post office to close and its associated ZIP code to be deallocated. For example, [Centralia, Pennsylvania](#)'s ZIP code, 17927, was retired in 2002.^[16]

[Elkins Park, Pennsylvania](#), was originally issued the 19117 ZIP code, although it lies in [Montgomery County, Pennsylvania](#). Because of the 191 prefix, which is found only in [Philadelphia](#) with that lone exception, auto insurance companies charged higher city premiums to that suburban location. For that reason, residents petitioned the USPS for a 190-prefix ZIP code, which is common to the inner-ring Pennsylvania suburbs of that city, and, after several attempts that were initially disapproved by the USPS, Elkins Park was finally reassigned to the 19027 ZIP code.

ZIP codes also change when postal boundaries are realigned. For example, at the same time at which the above-noted change in Montgomery County, Maryland, took place, and under pressure from then-mayor of [Washington, D.C.](#), [Marion Barry](#), the USPS realigned the postal boundaries between Washington, D.C. and [Maryland](#) to match the actual boundary. Previously, many inner suburbs, such as [Bethesda](#) and [Takoma Park](#), [Oxon Hill](#), [Temple Hills](#), [Suitland](#), and [Capitol Heights](#) had been in the Washington, D.C., postal area. As a result of the change, ZIP codes in Maryland beginning with 200 were changed to new ZIP codes beginning with 207, 208 or 209, depending on their location, and ZIP codes straddling the D.C.-Maryland line were split. For example, 20016 (Bethesda) became 20816, while the Maryland portion of 20012 (Takoma Park) became 20912.

Other uses [[edit](#)]

Delivery services [[edit](#)]

Delivery services other than the USPS, such as [FedEx](#), [United Parcel Service](#) and [DHL](#) require a ZIP code for optimal internal routing of a package.

Statistics [[edit](#)]

There are over 42,000 ZIP codes in the United States.^[17] ZIP codes are used not only for tracking of mail but also in gathering geographical statistics in the United States. The [U.S. Census Bureau](#) calculates approximate boundaries of ZIP codes areas, which it calls [ZIP Code Tabulation Areas](#) (ZCTAs). Statistical census data is then provided for these approximate areas. The geographic data provided for these areas includes the [latitude](#) and [longitude](#) of the center-point of the ZCTAs. There are approximately 32,000 ZCTAs. The reason that there is not one ZCTA for every ZIP code is that PO Boxes are excluded, since only populated areas are included in the Census data.^[18] The Census Bureau provides many statistical data sets for ZIP codes, but does not keep up-to-date datasets of all ZCTAs. Complete datasets providing a similar approximate geographic extent are commercially available.

ZIP codes are inherently discrete data, or point-based data, as they are assigned only at the point of delivery, not the spaces in between the delivery points. The U.S. Census Bureau then interpolates this discrete data set to create polygons, or areal features representing the approximate extent of the ZIP code to use for mapping and data presentation. ZCTAs are not to be confused with ZIP codes, and they are not updated as frequently as ZIP codes. However, for many research and planning purposes they are very useful, and can be used with ZIP code data.

Marketing [edit]

The data is often used in [indirect mail marketing](#) campaigns in a process called [ZIP-code marketing](#). [Point-of-sale](#) cashiers sometimes ask consumers their home ZIP code. Besides providing purchasing-pattern data useful in determining the location of new business establishments, retailers can use directories to correlate this ZIP code with the name on a credit card to obtain a consumer's full address and [telephone number](#). ZIP-coded data are also used in analyzing geographic factors in risk, an [insurance-industry](#) and [banking](#) practice [pejoratively](#) known as [redlining](#). This can cause problems (e.g. expensive insurance) for people living near a town with a high crime rate and sharing its ZIP code, while they themselves actually live in a relatively crime-free town (see Elkins Park, Pennsylvania, above).

According to an online [CNN](#) news story by [Greg Botelho](#) posted on Thursday, February 10, 2011, "California's high court ruled Thursday that retailers do not have the right to ask customers for their ZIP code while completing credit card transactions, saying that doing so violates a cardholders' right to protect his or her personal information."^[19]

Legislative districts [edit]

ZIP codes cannot be used to identify legislative districts. Although the website of the [U.S. House of Representatives](#) has a "Find Your Representative" feature that looks up congressional districts based on ZIP codes alone, it often returns multiple districts corresponding to a single ZIP code.^{[20][21]} This is because different parts of one ZIP code can be in different districts.^[22]

Internet [edit]

A 1978 proposal for a nationwide system of [community networks](#) suggested using ZIP codes for [routing](#).^[23]

ZIP code data is an integral part of dealer/[store locator](#) software on many [web sites](#), especially [brick-and-click](#) websites. This software processes a user-input ZIP code and returns a list of store or business locations, usually in order of increasing distance from the center of the input ZIP code. As the ZIP system is confined to the U.S. Postal network, websites that require ZIP codes cannot register customers outside the U.S. Many sites will either purchase postal code data of other countries, or make allowances in cases where the ZIP code is not recognized.

ZIP codes can also be used to pull-up local news data embedded on news websites of national networks, as well as weather information. Similarly, local TV listings (including show times on syndicated programs) can be accessed by inputting the ZIP code.

Credit card security [edit]

Main article: [Address Verification System](#)

ZIP codes are used in credit card authorization, specifically [Address Verification System](#) (AVS). When a merchant collects the entire address, the ZIP code is an important part of AVS. In some cases, the ZIP code is the only thing used for AVS, specifically where collecting a signature, or other information is infeasible, such as [pay at the pump](#), [Redbox](#) terminals, or [vending machines](#).

Insurance rating [edit]

ZIP codes are used by most insurance carriers to determine the rate the customer will receive. Higher populated areas will generally receive a higher rate, but that is not always true. In some areas with a high population, the rate for comprehensive coverage can be lower because the area has a low crime rate.