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## Is there any law prohibiting the use of a home made check?

Asked 4 years, 8 months ago   Active 9 months ago   Viewed 6k times

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Are there any laws prohibiting the use of home made checks, or must I always use a bank created check. Is there a legal directive I can reference?

united-states

check

★

1


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edited Mar 23 '19 at 12:50

JTP - Apologise to Monica ♦  
157k ●25 ●258 ●504

asked Apr 27 '15 at 21:15

 Dion Ivey  
21 ●1 ●2

- 6 In the U.S [Uniform Commercial Code](#) All you need is name of the payee, amount, name of bank, signature, date, words of conveyance, such as "pay to the order of." Whether someone will accept this is up to them. – [AbraCadaver](#) Apr 27 '15 at 21:35 
- 1 There are limits to what you may use. [Cows are right out.](#) – [MSalters](#) Apr 28 '15 at 11:03
- 1 Related: [Is there a standard check format in the USA?](#) – [user42405](#) Apr 17 '18 at 15:29

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### 1 Answer

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There is no law prohibiting it in the US.

There are certain standards that modern checks need to meet. These aren't required by law, but banks today generally insist on them. If you are able to meet these standards and print your own checks at home, you are allowed to do so.

One way this is commonly done is with purchased check blanks and check printing software. Office supply stores sell check blanks that fit into standard computer printers. This check paper includes the necessary security features of checks, and using the check printing software, you can print your personal information, including your name & address, your bank's name and address, and your account numbers.


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which was used in automated check reading machines. Checks that you purchase from your bank still use magnetic ink; however, modern check readers are optical, and don't require magnetic ink. So you should be able to print checks with your printer using standard ink/toner, and not have a problem.

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improve this answer

answered Apr 27 '15 at 21:41

 Ben Miller - Reinstate Monica  
87.6k ●23 ●244 ●316

3 Reminds me of the urban legend of the guy who wrote a check to the IRS on an old t-shirt. The shirt off his back! – [Rocky](#) Apr 27 '15 at 21:56


That used to be a legal check, if the bank wanted to accept it. As part of the agreement which forced banks to clear checks in a reasonable time, I believe the requirements were made strict enough that this no longer works. (I know someone who cashed a blackboard, mumble decades ago.) – [keshlam](#) Apr 27 '15 at 22:46

I remember, many years ago, reading a story about someone who cashed a check written on a watermelon. – [Kevin Fegan](#) Jun 21 '15 at 6:24

Nice answer, this should not have been closed, but closed as dup, and merged. Now, I /we need to find other check question. And I'll merge. – [JTP - Apologise to Monica](#) ♦ Mar 23 '19 at 12:11

@JoeTaxpayer I'm guessing that the close votes are because the OP didn't specify a country on a legal question. I can understand that closure. That having been said, I agree that my answer here is pretty good, and it would be a shame to lose it. :) If you can find a dupe, you could close it as dupe, but merges are clunky. (I'm not sure I've seen a good merge yet.) – [Ben Miller - Reinstate Monica](#) Mar 23 '19 at 12:40


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