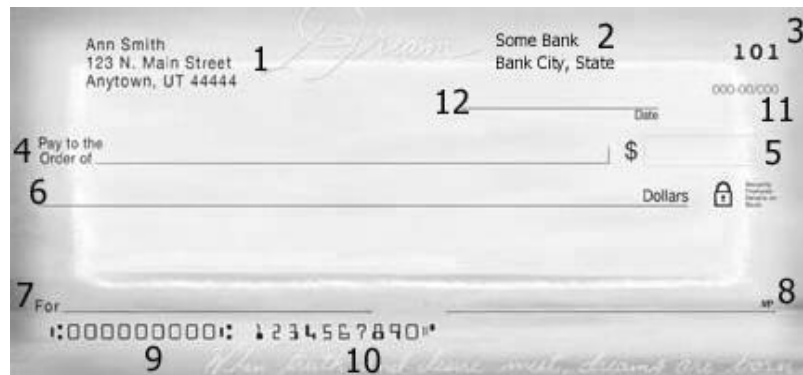


## How to Read a Check

Wondering how to read a check, understand the check format, and review the individual parts that make up a typical check?

- What are the different areas of a check?
- How do I read the MICR line? The Federal Reserve requires a person's account number, routing number, and check number to be printed in MICR (magnetic ink character recognition) ink or toner. MICR is a type of magnetic ink that verifies the legitimacy of a check.<sup>55</sup>

The example below is a personal check. Each numbered section is defined below.



**Section 1:** Account holder's name, address, phone number, and email address can appear in this section of the check, called the *Address Field*.

**Section 2:** The bank name, city and state of the processing facility, or the city and state of the account holder's branch; the bank's phone number; the bank's website address and/or the bank's email address may appear in this section. This section can also be located above field 7 (the memo field).

**Section 3:** *The check number* appears at the top right, shown here as 101.

<sup>55</sup> "What is MICR?" *TechTarget*, 20201. <https://searchsecurity.techtarget.com/definition/MICR>