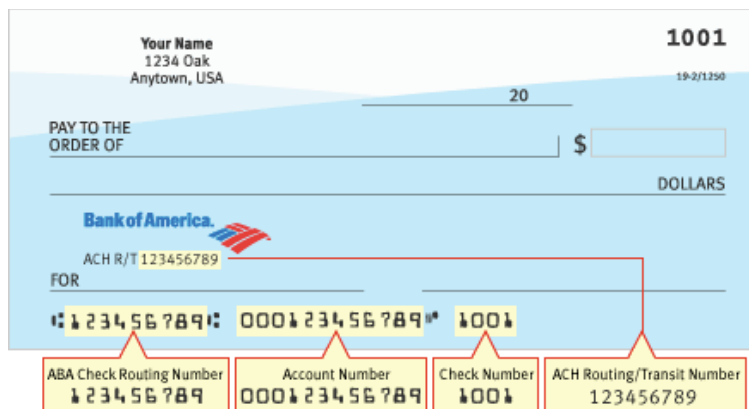




CHECK TRAINING

Below is an example of a common check. The ABA or routing number is highlighted first and is always started and finished with a line with two dots, see example below. The ABA or routing number will also always begin with 0,1,2 and possibly 3 and will be nine digits long. The ABA or routing number does not have to be listed first on the bottom left hand corner of the check. It can also be listed second. So assure that the proper number is received by double-checking the previously mentioned format. The agent should also always double check the ABA or routing number given with the ABA tool we have provided.



The account number can be six or more digits long and will not be bracketed by any symbol, as seen above.

The check number is often three to four digits, excluding leading zeros, and will be shown in the upper right corner as well as at the bottom of the check.

All agents need to make sure all numbers (ABA or routing, account, and check numbers) are taken correctly to assure processing of the sale.

90% of the time the ABA or routing number will be listed first, as seen above. If the client has their checkbook in front of them the agent can verify that they are reading the ABA or routing number by asking if the number starts and finishes with the line and two dots as seen above and previously mentioned.