

# State Department Federal Credit Union

## Topics of Interest

### How To Write A Check

If you are like most people, when you write a check, it's so automatic and works so well you probably don't think about it much.

Direct deposit protects you from theft, but a forger can still use your stolen checks or discarded deposit slips, and your signature to steal from your account. You should develop good habits to reduce the possibility that honest errors will result in mistakes in your account.

Follow these simple steps to make sure you keep your checks and your account safe:

1. Don't use pencil or erasable ink. Avoid ink colors other than blue or black.
2. Use the correct date. Even a postdated check can be deposited for payment.
3. Don't make out a check to "cash." This allows anyone to cash it. Instead, write in the name of the cashing institution or your own name.
4. Draw a line after the name of the party who's supposed to get the money. This prevents a thief from becoming an alternate payee by adding the word "or" and an alias.
5. Don't use abbreviations on the payee line. A clever forger can change such terms as "Co" or "Inc" into believable names.
6. Print the written amount in capital letters, which are much harder to alter than script. Make sure to draw a line through the rest of the amount space. Otherwise TWENTY-FIVE could become TWENTY-FIVE HUNDRED.
7. Never presign your share drafts or checks.
8. If you make a mistake, write a correction and initial it if you can do so neatly. If not, rip up the share draft, mark it "void" in your register and start over.
9. Deposit funds before you write the check they are supposed to cover. Checks and share drafts clear faster than you think and it is not worth paying a NSF (not sufficient funds) charge if the funds are not available when the check clears.