

Establishing your 14-digit CFCU Account Number: How to Read the MICR Line

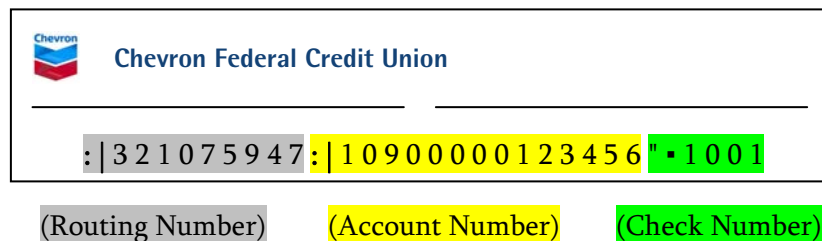
Surprise! You can actually get a lot of information from those random numbers and symbols at the bottom of your check. This guide will show you how to make sense of it all.

What is MICR and what is a MICR line?

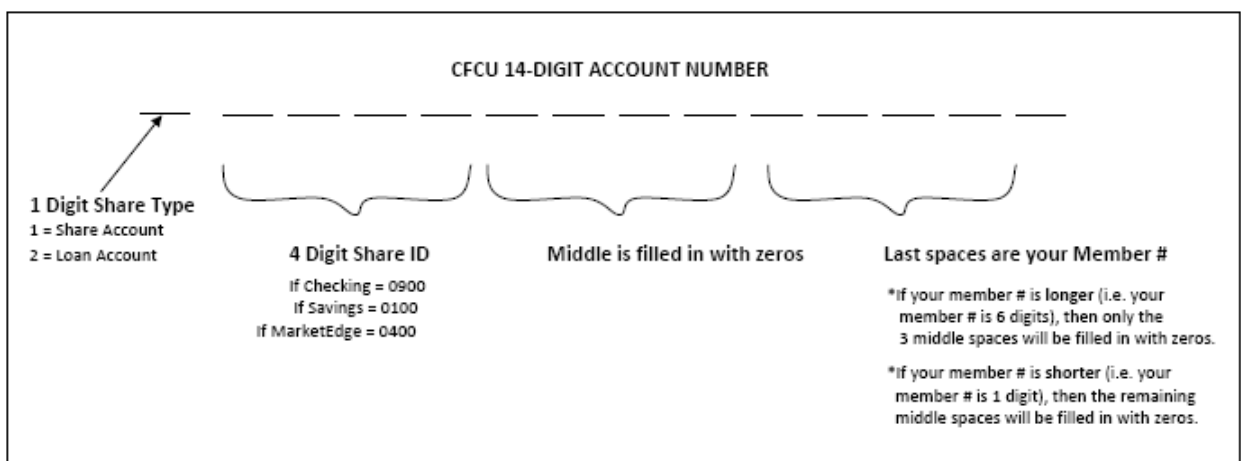
MICR (often pronounced “micker”) stands for Magnetic Ink Character Recognition. The MICR line is the set of symbols and numbers on the bottom of a check. Those numbers and symbols are printed in a special magnetic ink that allows financial institutions to read and validate the check no matter what institution the check is from.

What do the numbers mean?

You will find 3 sets of numbers on the MICR line:



- 1) The first set of numbers will start with a symbol that looks like a colon and a line (:|) followed by a 9-digit number. That 9-digit number is the routing number of the financial institution issuing the check. Chevron Federal Credit Union’s routing number is 321075947.
- 2) The second set of numbers will also start with a symbol that looks like a colon and a line (:|) followed by a 14-digit number. That 14-digit number is the full CFCU account number from which the funds will be drawn. Here’s how to read your 14-digit account number:



- 3) The third set of numbers will start with a symbol that looks like one quotation and a small square bullet ("▪) followed by a 4-digit number. That number is the check number and identifies which check you are using from your checkbook (the numbers will also match the check number in the upper right hand corner of the check).