HILLS BANK

How to Write a Check (Without Overthinking It)

Even if you don’t write checks often, it’s still a good skill to have in your back pocket. Here’s a quick breakdown of what goes where – and why it matters.

The Anatomy of a Check

1. **Date (Top Right Corner)**
   Write today’s date. This helps the person or business you’re paying know when the check was written.
2. **Pay to the Order of (Left Side)**
   This is who you’re paying – a person, a business, or an organization. Make sure the name is spelled correctly.
3. **Amount in Numbers (Small Box on the Right)**
   Write the amount you’re paying in numbers – for example, 125.00.
4. **Amount in Words (Line Below “Pay to the Order of”)**
   Write the same amount, but in words. This helps confirm the amount and prevents fraud. Example: One hundred twenty-five and 00/100.
5. **Memo (Bottom Left – Optional)**
   This is a quick note about what the check is for. Rent? Birthday gift? Water bill? It’s for your records and theirs.
6. **Signature (Bottom Right)**
   Sign your name the same way it appears on your account. No signature = no valid check.

Quick Tips

- **Use a pen**: Pencil can be erased.
- **Fill out every field**: Don’t leave blank spaces.
- **Keep a record**: Jot it down in your check register or another safe place
- **Receiving a check?** Use the Hills Bank mobile app to submit a mobile check deposit.

Need help balancing your checkbook or figuring out when to use a check vs. online payment? We’re happy to walk you through it – just stop by your local Hills Bank branch, give us a call at **1-800-445-5725**, or chat with us using the bubble below!

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