

Establishing Your 14-digit Account Number

Great Rates. Personal Service



Spectrum
CREDIT UNION



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 three sets of numbers on the MICR line:



(Routing Number)

(Account Number)

(Check Number)

- 1) The first set of numbers start with a symbol that looks like a line and a colon (⑆) followed by a 9-digit number. That 9-digit number is the routing number of the financial institution issuing the check. The routing number for Spectrum Credit Union (Spectrum) is 321075866.
- 2) The second set of numbers also starts with a symbol that looks like a line and a colon (⑆) followed by a 14-digit number. That 14-digit number is the full account number from which funds will be drawn. Here is how to write your 14-digit account number:

SPECTRUM 14-DIGIT ACCOUNT NUMBER

1	0	9	0	0	0	0	0	0	1	2	3	4	5
Share Type	4 Digit Share ID				Any extra spaces in the middle are filled with "26" plus zeros, or all zeros				Your member number is at the end				
1 = Share Account	If Checking = 0900, 0901, 0902... If Savings = 0100 If MarketEdge = 0400												

- 3) The third set of numbers starts with a symbol that looks like a quotation mark 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).

If you have any questions, please stop by your local Spectrum branch or call us at 510-251-6000 or toll-free at 800-782-8782.