

MICR & Account Number Guide

Use the guide below when accessing your account online or by phone to make payments, transfer funds, or check your balance. It indicates when and where you'll need your debit card number, 10-digit account number or MICR number.

Debit Cards and card numbers are created to provide you direct access to your accounts when making a point-of-sale transactions in-store, online, or over the phone, or to withdraw funds from an ATM. This number is found on the physical card.

Your **10-Digit Account Number** provides access to any checking OR saving shares under one account number as well as additional savings and affiliated accounts. This number can be found from the "Accounts" widget in [Online](#) and [Mobile Banking](#) by clicking the "[Account Details](#)" tab and selecting the eye icon to un-hide the full number.

MICR Numbers are attached to each of your unique checking accounts. A MICR number helps differentiate between the many checking shares you might have under one account number. Your MICR number can be found under the "Accounts" widget in [Online](#) and [Mobile Banking](#) by clicking the "[Account Details](#)" tab or at the bottom of your checks.

For each action, verify the correct number needed:

	Debit Cards	10 Digit Account Number	MICR Number from Checks
In store purchase	X		
Online purchase when asked for a credit or debit card number	X		
Bill Pay			X
Direct Deposit to checking		X	X
Phone payments from checking		X	X
Online payments from checking		X	X
State and Federal Tax payments or deposits		X	X
Loan payments		X	X
Direct Deposit to savings		X	
Payments made from savings		X	
ACH origination		X	
Wire transfer		X	

If you have questions about when to use your MICR number or account number, call or text [315.782.0155](tel:315.782.0155), connect with us through [Live Chat](#) on our website or [Video Banking](#) on your smartphone or computer.



Call or text 315.782.0155 | www.mynorthern.com

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