

Popular Threads on Solosez

Buying Checks

Does anyone have recommendations for buying pre-printed checks?

I've used Checks in the Mail in the past and have been very pleased with their pricing and service.

Scott I. Barer

Costco, if you're a member. Plain solid color "large" checks (3 on page); was the cheapest I found.

Barry Lippitt

I am a HUGE fan of VersaCheck 2005. I have a stack of check paper, and I run 5 different accounts on it. I type in the check info, stick the check paper in the printer manual feed slot, and out it comes. You can have business or personal size, stub or no stub, etc. You can also balance your accounts with VersaCheck, but I use Quickbooks for that.

David Tarvin, Omaha, Nebraska

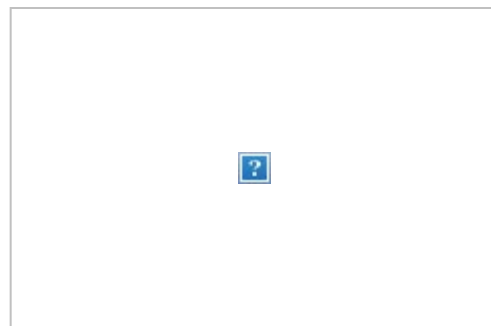
Checks in the Mail <http://www.citm.com> or Office Depot <http://www.officedepot.com> or check with Staples/Costco/similar.

You can also print your own checks. You can also do some additional research to find a lower cost provider. I have used either Office Depot or Checks in the Mail for years, recently using the latter because of online ordering capability.

The financial institution is typically the high cost provider, so don't order there.

Darrell G. Stewart, San Antonio, Texas

A follow up question. I read some where it was good practice to make the deposit slips for Your trust account to be VERY different from your operating account so you wouldn't mistake the 2. Has anybody done this. If so what makes them stand out from each other and where did you get them



Subscribe to Solosez

First Name

Last Name

E-mail Address

Submit (input element)



Unsubscribe from Solosez

E-mail Address

Submit (input element)



Books

Click on the book for more info



John Davidson

I'm not as concerned about deposit slips since the Trust Account shows as the Bar's IOLTA account. However, I do support making the Trust Account checks RED for caution and then your operating account the color of your choice.

Bruce Dorner, Londonderry, New Hampshire

Great products at a reasonable price with great customer service from a well-known and well-respected armored car company --

<http://www.dunbarbankpak.com/>

Terry Berger, Westminster, Maryland

I avoided that issue altogether by having my operating account at a different bank. And to make doubly sure, I got checks with totally different colors and designs.

Madjel Musa, Chicago, Illinois

I'm sure Versacheck is a decent product, but I've never seen the need for it myself. I print all my checks, including MICR encoding, directly from Peachtree Accounting. It took me a while to figure out how, particularly because Peachtree Support told me it was "not possible."

But I eventually did: the key issue was that Peachtree's check designer, programmed to work with pre-printed checks, would not allow one to use fonts marked as "symbol." (That way, you **have** to buy pre-printed checks, and conveniently can do so from Peachtree!) So I created my own MICR font, not marked as symbol, and have been happily printing checks on blank stock directly from my accounting program ever since.

The MICR font, and an example of a check form for Peachtree, are freely available at <http://macros.koenecke.us/>

Mike Koenecke, Richardson, Texas

Deposits slips here are supposed to say IOLTA in the heading. Account number is different. Exterior of deposit slip book has account shorthand name on it marked clearly in large print. No other differentiation has occurred and it has not been a problem.

If additional differentiation is sought, one could vary style, print font, type and so forth to add differentiators to the extent sought. Writing it on the outside of the deposit slip book has been adequate here.

Darrell G. Stewart, San Antonio, Texas

Checks in the Mail www.CITM.com

Robert W. "Robby" Hughes, Jr., Stone Mountain, Georgia

I have considered purchasing checks from somewhere other than my bank, but I was told that the checks produced by my bank have greater security measures, such as some magnetic ink or something. Am I naive for believing them, or is there truly a difference between the security of bank checks and checks purchased from other places? Fortunately, my bank gave me my checks for free, both IOLTA (yellow) and regular (blue), with my logo on the blue checks.

Edward P. Sager

Yes, you're naive for believing them: you can get the exact same fancy schmancy checks as theirs as blank stock online. The only point they have relates to the magnetic ink: to produce checks that truly *will* function as well as preprinted ones, you need a toner cartridge for your printer containing MICR toner. I've had and used one for years, and my checks run through every bit as well as the preprinted ones.

Despite what Versacheck says, optical scanners are still the exception, rather than the rule, and inkjets won't get the job done.

Mike Koenecke, Richardson, Texas

oddly enough, I use regular laserjet ink for my business checks and i've never had a problem with one. i think that's because they go into the bank rather than into a scanner at the store. the bank takes them with no problem whatsoever.

i say that because i, being cheaper than anyone else i know, decided to quit buying checks for at home and bought the Versacheck program that allows you to print what looks like checkbook checks on your printer at home. it's been interesting taking them to the grocery store, walmart and target and other places. they have lines on them like your checkbook checks do and you just fill them in as you stand in line. (i had one store tell me one time they wouldn't take checks without lines. that was lesson #1.) you can even tear them out and assemble them into your own little checkbook with tape on the top and all.

lesson #2 was i had to learn how to teach clerks how to enter ABA routing numbers and account numbers into their registers. at the grocery store, they're used to me now and it's no problem. target's cash registers require

the clerk to enter my drivers license number and then they are okay. some stores' registers can even read the numbers without any problem.

walmart is another story. out of town walmarts give me no trouble. somehow the local ones refuse to enter the numbers (routing/account) even though i walk them thru how to do it. BUT we are walmart shareholders and i complained to corporate about this, telling them how much it irritated me to have to shop at target since they wouldn't take my checks, when i was a good walmart stockholder. (you know, lawyers are the best consumer complainers in the world! or maybe it's just my personality.)

anyway, corporate called me a few weeks ago and apologized all over the place. allegedly they have told the folks to take my checks, GDI! (expletive deleted here). i haven't been back yet, but we'll see.....

Jean Maneke, Kansas City, Missouri

Costco checks come from the same printer that my bank uses. I am saving a ton of money by going through Costco.com. The security measures are the same.

Jennifer N. Sawday, Long Beach, California

I recently had a client's check returned / NSF.

However, what was returned to me was not the actual check but a photocopy of it, with words, "This is a LEGAL COPY of your check. You can use it the same way you would use the original check."

I guess this is a result of changes in banking procedures under "Check 21" program. (See <http://www.consumersunion.org/finance/ckclear1002.htm> for info on that program.)

I would think that this Legal Copy Check is probably printed using regular toner on a regular copier machine.

It would be hard to imagine what security measures are being incorporated with these "legal copy" checks.

Michael J. Meehan, Hicksville, New York

No, it's from a laser printer not a copier although many multifunction copiers scan then image rather than use light lens Xerography. Once the bank gets the check, they scan and destroy them.

However, given that MICR toner is a lot more expensive than plain toner its probably plain toner on paper. You basic Xerographic copy.

John

When you get the deposit slips, while they are still stacked nice and neatly, take a red magic marker and go along the edges.

Terry Berger, Westminster, Maryland

[Back to Popular Threads](#)