

BUSINESS CHECKS

Where online do you order your business checks from? I was set to reorder from Vista Print but they charge \$33.00 for shipping and handling, which seems a little ridiculous considering the checks were only \$20.00.

You might check the archives as this has been discussed previously.

I order through Costco using my Executive membership (higher discount) and my Costco AmEx (so I get a rebate). I recall someone here paid \$250 through his bank and my order was something like \$60.

Deb Matthews, Virginia

Costco! Great prices and customer service!

www.costcochecks.com

Scott I. Barer, California

Hey, did someone mention Costco yet?

Dan X. Nguyen, California

I don't order checks, I order check stock, and use the same paper for all of my accounts.

I use VersaCheck Gold (www.versacheck.com), which integrates beautifully with QuickBooks (but also allows you to print blank checks to carry with you, in case you don't know what you'll be writing in advance). You can also print deposit slips, and you can format the checks any way you like, with your logo, change the fonts, etc.

The prices get better with volume, but it's \$27.99 for 250 sheets of stock. (Cf. \$269.99 for 5,000 sheets.) Ground shipping is <\$20, and appears to be a flat rate.

You can also buy magnetic toner and inkjet ink, but I don't use it and I've never had a problem.

When I've had a client who found himself custodially impaired, this allowed

me to set up his account in VersaCheck, print and mail checks to pay bills on his behalf, and because I was running them manually in VersaCheck, it also created a register and record of what I'd done. (In manual mode, it presents rather like Quicken, only much more simplified.)

-Rick

Richard J. Rutledge, Jr., North Carolina
\

Costco sells check stock too. I use check stocks for client estate and trust accounts. I do not use magnetic ink and have never had a problem.

Deb Matthews

VersaCheck = \$42.99 for 500 sheets of blank stock. (Single laser printer check at top of page.)

Costco = \$44.79 for 500 pre-printed checks (\$35.83 if you're an Executive Member). (Single laser printer check at top of page.)

Even if you're not an Executive Member of Costco (and have to pay the higher price), it seems to me that having pre-printed checks for less than \$2.00 more than blank stock makes more sense.

Am I missing something here....?

Scott I. Barer

Checksforless.com

Tim Ackermann

Flexibility. Do you want to buy 500 checks for an estate account, client account, etc., when you may print only half a dozen checks from that account?

(See Deborah's comment.)

I'll never have to toss an unusable printed check due to a change in

address, account number (e.g., the recent changes from Wachovia to Wells Fargo), branch change, phone number change, firm name change, new logo to go with that web redesign, etc.

-Rick
Richard J. Rutledge, Jr.

I can see from the perspective of an estate planning attorney how this would be an advantage.

For my business operating account and IOLTA, however, pre-printed checks work just fine for me as I have no intentions of changing banks, address, etc.

Scott I. Barer

Yep. Not only flexibility (being able to print checks from several different accounts without worrying about using the right paper), but not being tied down to fixed external numbers is a Godsend. I use Peachtree Accounting for my own accounts, but have to use Quickbooks for my Scout troop, which means preprinted checks. Sometimes I'll print out a check which doesn't come out right. Or I print a check that goes unused. Or it turns out to be the wrong amount. In Peachtree, I just tear it up and print a new one. I don't have to worry about matching, because the number in the accounting software *always* is the number on the check.

In Quickbooks, I have to VOID the check and print a new one with a different number, making sure they match between what Quickbooks thinks the number is and the number physically printed on the check. What a pain.

I've always used special magnetic toner, because some years ago when I tried using regular all my checks started coming back with magnetic strips manually attached, and then my bank started complaining. They may have gone to optical scanners in the interim, so perhaps I do not have to do that any more. Worth a shot.

Michael A. Koenecke, Texas

Costco here as well. I still have the starter checks from the Operating Account because I rarely write checks from it.

Mitchell P. Goldstein, Virginia

Mike: Are you SURE you can't print a check on blank check stock from QuickBooks using the VersaCheck print driver? If not, you may need a different version of VersaCheck. Also, VersaCheck can print checks that are

functionally the same as the checks you would buy from a commercial printer; you could print just a few sheets at a time and run those through QuickBooks. I never used MICR toner or ink. When one bank objected to that, I changed banks.

However, I use VERY few checks a year, either business or personal. I have used electronic banking with bill pay since the late 1980s.

On the flexibility point, even if you don't plan to change banks, lots of other things can change: your home address, business address, firm name, and possibly a life change that requires you to close or open, or both, a joint checking account. Even a change of bank can be thrust upon you if your bank fails, is acquired, or starts charging \$5 a month for a debit card.

Steven Finell, California

I'm sure I could, if I bought VersaCheck. Using Peachtree Accounting, I can print on blank check stock natively; no VersaCheck necessary. That's what you can't do in Quickbooks, since you cannot edit and create custom checks.

Michael A. Koenecke

I support VersaChecks. The only problem I've had is changing computers in the middle of a batch. I could have called them to resolve but instead I retained the old computer for the limited purpose of printing out checks under the same license. They might have remedied, I don't know....

Michael A. Huerta, New York

I found them very helpful in getting things "put back together" when my hard drive crashed and I had to reinstall everything.

-Rick

Richard J. Rutledge, Jr.
