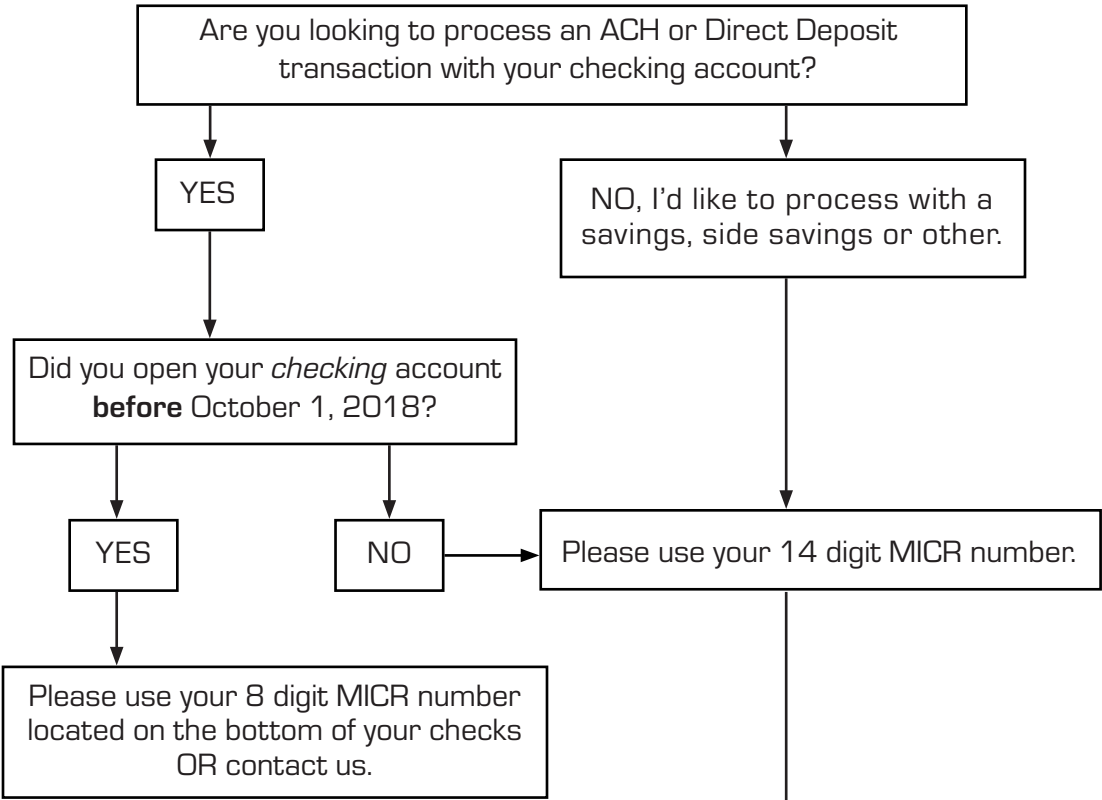




ACH and Direct Deposit Processing Key



14 Digit MICR Key

In this example we have a member with a 6 digit account number, where X = the account number.

savings: 10000000XXXXXX
checking: 1020000XXXXXX

For side shares:

Y = your side share suffix (i.e. 50, 51, etc)
side share: 10YY0000XXXXXX

For loans:

Z = your loan suffix (i.e. 01, 02, 11, etc)
loan: 200ZZ0000XXXXXX

If your account number is less than 6 digits, you will fill in additional zeros in front of your account number to complete the 14 digit MICR number.
If your account number is more than 6 digits, you will add less zeros to complete the 14 digit MICR number.