

CHEMCEL FEDERAL CREDIT UNION
Merchant Draft Verification Process

The following instructions will enable any merchant to verify Chemcel Federal Credit Union member check by an automated system. The information contained on the check will allow the merchant to determine if there are sufficient funds to cover the check at the time of the inquiry.

Every check will have a similar MICR encoded line at the bottom of the draft:

⑆314977971⑆1120011115⑆

1. The first nine numbers (314977971) do not contain any information required to complete the draft verification.
 2. The next ten digit number (11200**11115** in the example) contains information needed to complete the verification:
 - 2(a): The first 2 digits are not used.
 - 2(b): The third number is always the account suffix. The 2 is the account suffix in the above example.
 - 2(c): The account number begins with the first natural number (1-9). Any leading zero (0) - 00 in the example - is not part of the account number. The 11115 is the account number in the above example.
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How to inquire on a specific member account and draft:

1. Call (361) 584-6650
2. Enter 100#
3. You must enter an account number - 2(c) - then press #
4. You may be asked for a draft suffix - 2(b) - enter suffix then press #
5. Enter draft amount in whole dollars - then press #
6. Enter cents (.00) from draft - then press #
7. Press 1 for additional draft inquiries or Press 2 to end call