## Account Number Usage Guide

When accessing your account online or by phone to make payments, transfer funds or check your balance use the guide below. It shows you when and where you will need your debit card number, MICR number or 10 digit account number.

Your MICR number can be found by clicking the Accounts tab when you log into **Online Banking** or at the bottom of your checks.

Your 10 digit account number can be found by clicking the Profile tab when you log in to Online Banking.

For each action, verify the correct number needed:

	Debit Cards	MICR Number from Checks	10 Digit account number
In store purchase	Χ		
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
Online Banking setup			X
iTalk Telephone Teller			X

If you have any questions about when to use your MICR number or account number, please contact us at **315.782.0155**, at **www.mynorthern.com/contactus** or send a message in **Online** or **Mobile Banking.** 



