





General Instructions for customers submitting check or deposit print requests to an outside vendor:

1. All documents must conform to MICR specifications set forth by the Accredited Standard Committee (X9) and published in their manuals as approved by the American National Standards Institute (ANSI).
2. All E-13B characters must be printed in magnetic ink. Toner cartridges used must be labeled as “MICR”.
3. No character or text, other than E-13B MICR code, may be located in the 5/8” band of area as measured from the bottom of document. This includes the signature area; facsimile signatures, computer-generated signatures or signature lines on the front or back of the document.
4. The left edge of the document must extend at least ¼” beyond the last encoded character to the left.
5. Failure to conform to banking industry guidelines for printing documents may result in misrouted items which could cause delays in items posting to the account.
6. Top or side stub checks are recommended to avoid tearing or mutilation of the MICR encoded fields.
7. The serial number printed in the upper right-hand corner of the check must match the serial number printed in the MICR line.
8. In order to provide normal service to business accounts, the serial number must be MICR-encoded in the Auxiliary on-us field on checks.
9. The amount field in the MICR line must be left blank when printing documents.
10. Montecito Bank & Trust will not be responsible for printing errors made by vendor.
11. To facilitate research, it is recommended that the contact information of Montecito Bank & Trust and the account holder appear on checks.