

Personalization and value are just two of the benefits you receive when ordering personal checks online

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**By Robb Ksiazek**

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Ordering checks online has many benefits. First of all, it is a great way to have a customized design that matches your personality. Designs range from NASCAR, Disney and Christian and everything in between. There are so many to choose from, that it is impossible to not find the right design for you. Online merchants have hundreds of designs to choose from, and a lot of information on personal checks, address labels, business checks, rubber stamps or envelopes.

In addition to designs, the preferred merchants offer many different quantity options. It is possible to order 1 to 4 boxes, or order them in single or duplicates - it is up to you. And, if you would rather get your boxes on rush order from the plant, that is a possibility as well. Orders are available at almost any quantity, and beginning with whatever number you choose.

Another advantage of ordering your replacements online is that they are normally less expensive than going through your banking institution. Most of the time, ordering through your bank will cost you almost double and give you far less options than going through one of our online merchants.

There are a few things to consider when ordering business or personal checks online.

First, you need to have your bank's routing number, account number, and address (usually a deposit slip is helpful as reference). Also, it may be a good time to order address labels, rubber stamps, or envelopes. Many merchants offer discounts when purchasing a bundle of products together, and most offer first time customers' discounts as well. Look for the additional products like checkbook covers, and labels when you are placing your order.

Ordering checks online is secure and easy

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When dealing with your bank account, it is a good idea to use companies that are registered with the Better Business Bureau and have a good standing reputation. Ordering online is very safe and offers many benefits. In fact, there is a lot of verification that goes into every online order to make sure that it is secure, safe and easy. Most times there is a waiting period so that online check merchants will have time to verify your information with your financial institution. Normally, this is around 3 to 5 business days.

Robb Ksiazek is a successful author and publisher for <http://www.checks-4U.com>. He has researched and written hundreds of articles and can simplify your online search by recommending merchants for the best value and selections in business or personal checks, address labels, rubber stamps and envelopes.

## **Personal Checks and Saving Money**

**By Fred Gull**

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When you write a personal check you're essentially an order instructing your bank to pay a particular merchant a specified sum of money, using funds in your account at that bank. To collect the money, the merchant probably will deposit the check. It'll take about one to five business days before the money is transferred out of your account. However, there are new ways for merchants and other vendors to process personal checks electronically and reduce the time it takes for the funds to be deducted from your account.

Personal checks are familiar and easy to use or mail. They also are routinely accepted by merchants as well as by utilities, landlords, mortgage lenders, credit card companies, and other major service providers, although sometimes with limits. As with cash, checks also are widely accepted by other individuals.

Paying by check can be a good way to avoid overextending your family finances and to build a good payment history. Checks also are good for people who just aren't comfortable with newer forms of electronic payment, such as debit cards.

Checks also create a paper trail that can be followed if there's a dispute over who got paid or how much. If your bank doesn't routinely return canceled checks but you need some for your records, you have a couple of options, according to Cynthia Bonnette, a bank examination specialist with the FDIC in Washington. "You can make a special request for copies of checks, possibly for a fee," she says. "Or, if you bank at home by personal computer, your checks' images may be offered as part of that service."

For those of us that write

while grocery shopping, catalog shopping, or paying bills;

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there are options besides reordering personal checks from the bank for inflated prices. Did you know that you can buy personal bank checks direct from the check printers for low prices?

Save money by safely buying checks online direct from the check printers. My Personal Checks is your direct connection to discount bank check printers, offering personal checks in multiple check designs and styles that fit your budget and personal identity.

Stop paying inflated reorder prices at your bank and order personal checks direct from the printer today with



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