ENDORsing A Check

To deposit a check, it must be **endorsed**. This means the person who receives the check must sign the back of the check to approve it to be deposited or cashed.

**Types of Endorsements**

**Blank Endorsement** – anyone can cash or deposit the check after the check has been signed by the receiver of the check.

**Restrictive Endorsement** – more secure than a blank endorsement because the receiver writes ‘for deposit only,’ and the account number where the money will be deposited, above the signature. This allows the check to only be deposited.

**Special Endorsement** – the check can be transferred to a second party if the receiver signs the back and writes ‘pay to the order of (fill in the person’s name).’

**Examples**

[Blank Endorsement]

[Restrictive Endorsement]

[Special Endorsement]

**Directions:** Endorse the three checks below with your signature. The restrictive endorsement is for account number 987654321 and the special endorsement will be paid to Jonathon Smith.

[Check Endorsements]