

# People without Checks

Many people have checking accounts but do not have checks. You just need to get their checking account number (it's on their monthly bank statement) not the number on their debit card. If they don't know their bank's routing number, that's no problem. Everyone at that bank has the same routing number. Here is a website where you can look them up for any bank. <http://us-routingnumber.com/routingnumber/illinois>

If they only have a debit card and no checking account attached to it, they likely have the Government Debit Express Card. It looks like a regular debit card. You can set up a monthly auto draft with these cards with several FE companies. Use Transamerica, or 5-Star Life for these cards. You can also use NGL or Gerber you need a Guaranteed Issue Company.

It's still best to collect a voided check for anyone who has checks. It gives them a better sense that they bought a policy plus it keeps you from making errors on bank numbers.