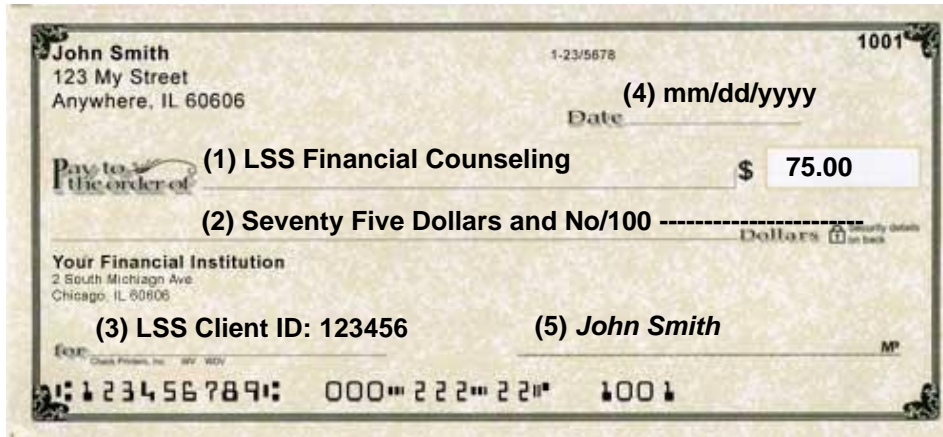


## How to Complete a Personal Check



Following these easy steps will help to ensure accurate processing of your funds from start to finish.

1. **PAY TO THE ORDER OF:** Make personal checks payable to LSS Financial Counseling and send it with your LSS Financial Counseling Remittance stub found on the top of our statement.
2. **AMOUNT:** Make sure the amount box (where the amount of the check is written in numbers) and the amount line (the amount of the check written in words) match.
3. **MEMO:** Include your LSS Client ID to ensure proper account routing.
4. **DATE:** Fill in the current date funds are sent. We are unable to accept future-dated checks. The amount is deducted from your account the same day received by LSS, and then payments go out to your creditors once your bank verifies funds are available (generally in 3-5 business days).
5. **SIGN IT:** Sign your name legibly on the signature line. If the personal check is for your LSS account and written by someone else, be sure that your name and LSS Client ID are clearly printed on it.

We ask that you only use blue or black ink, and if you have a special note or message for us, please write it down on a separate paper and send it along with your funds.

Payment delivery options:

**Regular Mail**  
LSS Financial Counseling  
P.O. Box 306  
Duluth, MN 55801

**Express Mail**  
LSS Financial Counseling  
1330 East Superior Street, Suite 203  
Duluth, MN 55805

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