



Routing Number 021309201 - Citizens National Bank of Hammond

021309201 is your current routing number of Citizens National Bank of Hammond in the city Hammond and state NY (New York). We have mentioned the complete details about the Bank in the given table below. The table includes essential information that will be very useful for you and other visitors.

Routing Number	021309201 The banking institution's routing number
Bank	Citizens National Bank of Hammond Commonly used abbreviated customer name
Office code	Main office
Servicing FRB Number	021001208 Servicing Fed's main office routing number
Record Type Code	1 The code indicating the ABA number to be used to route or send ACH items to the RFI <ul style="list-style-type: none">• 0 = Institution is a Federal Reserve Bank• 1 = Send items to customer routing number• 2 = Send items to customer using new routing number field
Address	19 Main Street
City	Hammond
State	NY (New York)
Zipcode	13646
Telephone	(315) 324-5961
Revised	March 26, 2014 Date of last change to CRF information
institution Status Code	Receives Gov/Comm Code is based on the customers receiver code <ul style="list-style-type: none">• 1 = Receives Gov/Comm
New Routing Number	Bank institution's new routing number resulting from a merger or renumber
Money Transfer	Save on international money transfer fees by using TransferWise, which is up to 8x cheaper than transfers with your bank.



What is a routing number?

In the US, Financial institutes and banks use routing numbers to identify the bank's details and locations. The nine digits number is printed on the bottom left corner of your check, and sometimes it is called routing transit numbers, RTNs, or ABA routing numbers. You can find the number explanation below in the chart.

Routing numbers are a way to assign unique numbers to the different types of banks and financial institutions to identify each payment issue from the banks. If you are planning to send some money globally, you need one number, and that is called a routing number.

Where to find your routing number?

Nowadays, routing numbers are available on the internet and their official websites to find them very quickly through it. Find your routing number at the bottom of your checks. There are several ways to find the routing number, and you can ask your bank online regarding routing your routing number. If you have activated your online banking, you can easily find your routing number information.

The diagram illustrates a check from U.S.A. Bank. The check includes the following fields and information:

- Top Left:** Jhone Doe, Your Address, Some Whare , U.S.A 12345
- Top Center:** U.S.A. Bank
- Top Right:** Cheque No. 1001
- Right Side:** DATE, \$ [] DOLLARS
- Left Side:** PAY TO THE ORDER OF, MEMO
- Bottom:** A series of numbers: 1 2 3 4 5 6 7 8 9 0 0 0 1 2 3 4 5 6 7 8 9 1 0 0 1

Callouts at the bottom identify the numbers:

- 9 Digit Routing Number:** 1 2 3 4 5 6 7 8 9
- Your Account Number:** 0 0 0 1 2 3 4 5 6 7 8 9
- Cheque No.:** 1 0 0 1



What do the digits tell us?

02 **13** **0920** **1**

1. The first two digits **02** the type of financial institution.
2. The 3rd and 4th digits **13** indicate the Federal Reserve Bank district branch.
3. **0920** 5th to 8th, tell us the name of the institution where the checking account is.
4. Number 9th **1** is a final digit in an ABA number, and it is called a "checksum," which is the mathematical sum of the first eight digits numbers.