



Routing Number 021309997 - Citizens Bank of Cape Vincent

021309997 is your current routing number of Citizens Bank of Cape Vincent in the city Cape Vincent 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	021309997 The banking institution's routing number
Bank	Citizens Bank of Cape Vincent Commonly used abbreviated customer name
Office code	Main office
Servicing FRB Number	021001208 Servicing Fed's main office routing number
Record Type Code	<p>1 The code indicating the ABA number to be used to route or send ACH items to the RFI</p> <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	P O Box 277 Broadway
City	Cape Vincent
State	NY (New York)
Zipcode	13618
Telephone	(315) 654-2115
Revised	June 9, 2008 Date of last change to CRF information
institution Status Code	<p>Receives Gov/Comm Code is based on the customers receiver code</p> <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 image shows a sample check from "U.S.A. Bank". The check includes fields for the payee's name and address ("Jhone Doe", "Your Address", "Some Whare , U.S.A 12345"), the bank name, the date, the amount in dollars, and a memo field. At the bottom, the MICR line is visible: "⑆ 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". Three callout boxes identify specific parts of the MICR line: "9 Digit Routing Number" points to the first nine digits "1 2 3 4 5 6 7 8 9", "Your Account Number" points to the next nine digits "0 0 0 1 2 3 4 5 6 7 8 9", and "Cheque No." points to the last four digits "1 0 0 1".



What do the digits tell us?

02 **13** **0999** **7**

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. **0999** 5th to 8th, tell us the name of the institution where the checking account is.
4. Number 9th **7** 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.