



## Routing Number 104905140 - Farmers & Merchants Bank

104905140 is your current routing number of Farmers & Merchants Bank in the city Axtell and state NE (Nebraska). 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.

<b>Routing Number</b>	104905140 The banking institution's routing number
<b>Bank</b>	<a href="#">Farmers &amp; Merchants Bank</a> Commonly used abbreviated customer name
<b>Office code</b>	Main office
<b>Servicing FRB Number</b>	<a href="#">101000048</a> Servicing Fed's main office routing number
<b>Record Type Code</b>	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"><li>• 0 = Institution is a Federal Reserve Bank</li><li>• 1 = Send items to customer routing number</li><li>• 2 = Send items to customer using new routing number field</li></ul>
<b>Address</b>	P.O. Box 7
<b>City</b>	Axtell
<b>State</b>	NE (Nebraska)
<b>Zipcode</b>	68924-0007
<b>Telephone</b>	(308) 743-2442
<b>Revised</b>	March 8, 2011 Date of last change to CRF information
<b>institution Status Code</b>	Receives Gov/Comm Code is based on the customers receiver code <ul style="list-style-type: none"><li>• 1 = Receives Gov/Comm</li></ul>
<b>New Routing Number</b>	Bank institution's new routing number resulting from a merger or renumber
<b>Money Transfer</b>	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 shows a check from U.S.A. Bank. The check includes the following fields and callouts:

- Top Left:** Jhone Doe, Your Address, Some Whare , U.S.A 12345
- Top Center:** U.S.A. Bank
- Top Right:** 1001 (Callout: **Cheque No.**)
- Right Side:** DATE, \$ [ ] (Callout: **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 identify these as:
  - 9 Digit Routing Number** (points to the first 9 digits: 1 2 3 4 5 6 7 8 9)
  - Your Account Number** (points to the next 9 digits: 0 0 0 1 2 3 4 5 6 7 8 9)
  - Cheque No.** (points to the last 4 digits: 1 0 0 1)



## What do the digits tell us?

**10** **49** **0514** **0**

1. The first two digits **10** the type of financial institution.
2. The 3rd and 4th digits **49** indicate the Federal Reserve Bank district branch.
3. **0514** 5th to 8th, tell us the name of the institution where the checking account is.
4. Number 9th **0** 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.