

# Bank Account Opening Checklist

## Items needed to open a checking account:

- Name - First, Last and Middle initial
- Street Address
- Mailing Address, if different than above
- Date of Birth
- Social Security Number or Tax Payer Identification Number
- Home Phone Number
- Employer
- Work Number
- Cell Phone Number
- Mother's Maiden Name
- e-mail Address
- One form of primary identification from the following list of unexpired documents:
  - Driver's License
  - State Issued Identification Card
  - Military Identification Card
  - Passport
  - Alien Identification Card
  - Green Card
- And one form of unexpired secondary ID:
  - Major credit card, with signature
  - A known employer ID card
  - A voter registration card with signature and consistent information
  - A state or local government employee ID card
  - Property Tax Bill in your name
  - Birth Certificate
  - A current local utility bill from your current place of residence may qualify
  - Social Security Card with signature

## Questions to ask your representative:

- What are your monthly service fees? \_\_\_\_\_
- What is the minimum balance required to avoid monthly service fees? \_\_\_\_\_
- Do you offer direct deposit and does it eliminate the monthly fee? \_\_\_\_\_
- Do you charge per-check or transaction fees? \_\_\_\_\_
- Are there fees associated with use of automated teller machines (ATMs)? \_\_\_\_\_
- Do you offer online banking and are there any costs associated with that? \_\_\_\_\_
- Do you offer online bill pay and are there any costs associated with that? \_\_\_\_\_
- How can I avoid overdraft fees? \_\_\_\_\_
- Do you offer low balance alert notifications? \_\_\_\_\_