

## Instructions

Before opening a checking or savings account, ensure that you're well prepared. Gather the documents and information required by the bank. Ask the bank representative questions to clarify the terms of the agreement. Sign the contract only after you feel confident — this is a big financial decision. Congrats! You have a new bank account.

## Documents and information required

- A government-issued form of photo identification: state ID, driver's license, green card, passport, or country ID
- A second form of government-issued identification: SSN, ITIN, birth certificate, or official document with name
- Evidence of a legal name change: court orders, marriage certificate, divorce decree, or public record
- Mailing address in the United States
- Proof of address: utility bill, bank statement, lease agreement, property tax receipt, college enrollment papers, or certificate of voter registration
- Date of birth
- Email address
- Phone number
- Minimum deposit to open the account

## Questions to ask the bank representative

- What is the interest rate?
- Is the interest rate variable or fixed?
- What are the monthly account and service fees?

- What are the transaction fees?
- Are there overdraft fees? How can I avoid them?
- Are there withdrawal or transfer limits?
- What are the fees associated with ATMs?
- What is the minimum balance required?
- What is the fee if my account drops below the minimum balance?
- Are there low-balance alerts?
- Is there online or mobile banking?
- Is there mobile check depositing?
- Can I set up direct deposit?
- Can I opt to go green and save paper?
- What are the physical branch location hours of operation?
- What are the customer service hours of operation?