



Checking account checklists

Items needed to open a checking account

Information needed	Additional questions
<input type="checkbox"/> A form of identification with your picture, issued by the U.S. government or a foreign government (each bank or credit union has its own policy on what foreign IDs it accepts)	
<input type="checkbox"/> A second form of identification: Your Social Security card, a bill with your name and address on it, or your birth certificate	
<input type="checkbox"/> A Social Security number or ITIN; without this, you may only be able to open a no-interest account	
<input type="checkbox"/> Money to open the account	

Questions to ask your representative

Ask your representative about:	Notes
<input type="checkbox"/> Minimum balance required to avoid monthly service fees	
<input type="checkbox"/> Monthly service fees	
<input type="checkbox"/> Direct deposit and whether it eliminates the monthly fee	
<input type="checkbox"/> Per-check or transaction fees	
<input type="checkbox"/> Fees associated with use of automated teller machines (ATMs)	
<input type="checkbox"/> Online and mobile banking access and any costs	
<input type="checkbox"/> Online and mobile bill pay access and any costs	
<input type="checkbox"/> How to avoid overdraft fees	
<input type="checkbox"/> Low balance alert notifications	