

BANK ON SAN FRANCISCO

ACCOUNT ELIGIBILITY:

IDENTIFICATION

1. You will need a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) - only the number, not the card (except at California Bank & Trust, where the actual card is required).
2. In addition to an SSN or ITIN, you will need ONE ID from any of the IDs listed below:

ALL institutions will accept the following IDs:

- Any US state-issued ID with photo
- Permanent Resident Card (Green Card)
- Any valid passport (foreign or domestic) with photo

Mechanics Bank also accepts:

- Tribal ID

U.S. Bank also accepts:

- Consular ID: Guatemala and Mexico

Chase also accepts:

- Consular ID: Mexico

Bank of America also accepts:

- Consular ID: Colombia, Dominican Republic, Guatemala and Mexico
- US non-immigrant visa and border crossing card with photo

California Bank & Trust also accepts:

- San Francisco City ID

Wells Fargo also accepts:

- Tribal ID
- Consular ID: Argentina, Colombia, Guatemala and Mexico
- Documento Unico de Identidad: El Salvador
- Mexico Border Crossing Card
- Employment Authorization Card
- Resident Alien Card

3. You will need to verify your address if it's not on your ID. For example, with a bill with your name and address on it.

This is not an exhaustive list of IDs. For a full list of IDs, contact each bank or credit union directly.

BANKING HISTORY

Negative bank account activity is reported to a consumer reporting agency called ChexSystems. If you have a record in ChexSystems, this can impact your eligibility for a new account. See each institution's ChexSystems policy below.

Institutions will not open accounts for individuals with fraud on their record. Only Mechanics Bank and Wells Fargo will open accounts for individuals with suspected fraud on their record.

For help with ChexSystems, see one of the City's FREE financial coaches. Call 877-256-0073 to make an appointment.

Mechanics Bank:

Past bank fees owed to any institution must be paid. If you have suspected fraud on your ChexSystems record, you must see a financial coach to receive a referral. Call the number above to make an appointment.

U.S. Bank:

Only past bank fees owed to U.S. Bank must be paid.

Chase:

Only past bank fees owed to Chase must be paid.

Bank of America:

Past bank fees to Bank of America must be paid. Fees owed to any other financial institution within the past 12 months must be paid. Have less than 4 overdrafts or non-sufficient funds fees.

California Bank & Trust:

Past bank fees owed to any institution must be paid.

First Bank:

Charge off must not exceed \$750, in total, from other financial institution(s). Past bank fees owed to First Bank must be paid.

Wells Fargo:

Only past bank fees owed to Wells Fargo must be paid.

Overdue Debt and Public Benefits

Do you owe child support debt, restitution debt or back taxes to the IRS?
Or, do you have a court judgement for overdue debt?

It's still possible to bank safely!

Create a plan with your financial coach before opening an account.

Call 877-256-0073 to make an appointment.

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