

# 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

**California Bank & Trust also accepts:**

- San Francisco City ID

**Chase also accepts:**

- Consular ID: Mexico

**Citi also accepts:**

- Consular ID: Mexico

**First Bank also accepts:**

- Consular ID: Guatemala
- US Visa and Border Crossing Card

**Bank of America also accepts:**

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

**Self-Help Federal Credit Union 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

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 can be reported to consumer reporting agencies called ChexSystems or Early Warning System. If you have a record in these systems, this can impact your eligibility for a new account. See each institution's account screening policy below.

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

*For help with negative banking history, 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.

**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.

**Citi:**

Past bank fees owed to any institution 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.

**Self-Help Federal Credit Union:**

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.**

**BankOn**  
SAN FRANCISCO