



# One Summer Chicago Youth Banking Coalition Locator 2023

## What do I need to bring to the bank?

- 1) Opening deposit AND
- 2) Identification:
  - [Driver's License/State ID](#)
    - Great Lakes Credit Union accepts City Key ID with an address. (In some cases, Marquette Bank and Northstar Credit Union may accept alternate identification such as a school ID with additional documentation.)
  - AND
  - [Social security card](#)
    - Some banks will accept [ITIN](#). Ask about this if you are not eligible for a social security number.)

## Here are a few tips to make your banking experience a success!

- 1) **Ask for a One Summer Chicago Youth Bank Account** with these features:
  - No monthly fees
  - Low Minimum
  - No overdraft
  - FDIC Insured
  - Online Access & Convenient Branches or ATMs
- 2) **Say NO to overdraft!** (Your debit card will decline if you don't have funds instead of racking up extra charges.)
- 3) **Ask what you need to do to avoid any fees!** (Ask about online statements, transaction limits or requirements, minimum balance, age limits, etc.)
- 4) Savings accounts generally limit withdrawals to 6 or less per month. Ask for details and plan ahead.
- 5) **Keep your account information, YOUR PIN & sensitive identification information PRIVATE and SECURE.** DO NOT take checks from sources you do not trust. Checks deposited via mobile phone, CANNOT be deposited again!
- 6) Set up email or text alerts & track account activity online. Be careful when using cash transfer services or ACH payments as these can easily overdraw your account.

REMEMBER: If you have ANY questions, you can reach out to your banker. Get their contact information! To learn more about avoiding fraud & managing your account well, visit [mychimyfuture.org/financeready](http://mychimyfuture.org/financeready).

Information is provided for educational purposes only and is subject to change. Check with each financial institution individually for up to date details.