

It Has Never Been More Important to Have A Banking Account

The COVID-19 pandemic greatly increases the importance of a **safe and affordable mainstream bank or credit union account** for managing your money remotely, including to **receive wages and government benefits securely through direct deposit and make payments remotely**.

- **Directly and Safely Deposit Funds Remotely:** With a bank or credit union account, you can feel safe keeping your hard-earned money in a secure, federally-insured deposit account while continuing to remotely receive paychecks and other income, such as benefits, by direct deposit.
- **Pay Bills Remotely:** You can pay bills remotely using free online banking services, while accessing tools for budgeting and financial management.
- **Avoid Surprise Fees:** If you are dealing with the financial impact of the virus, it's more important than ever that accounts do not have surprise fees – especially for overdraft, insufficient funds, and inactivity – so you can feel confident that you are in control of your money.

Bank On Certified Accounts

Bank On is a national movement working to make safe and affordable bank and credit union accounts available in all 50 states and the District of Columbia for consumers like you.



YOUR MONEY IS SECURE

Bank and credit unions take your personal security seriously with cutting-edge software and tools to help you protect your personal financial data and keep your money safe; these accounts also are federally insured.



NO SURPRISE FEES

These Bank On certified accounts don't allow overdraft or insufficient fund fees, and almost all of them cost only \$5 or less per month.



CONVENIENT TOOLS

These accounts have online tools to help you control your money, deposit your paycheck, and pay your bills - all free of charge.

Don't have a banking account? There are more than a dozen banks and credit unions across the country with safe and affordable accounts that are certified as meeting the [Bank On National Account Standards](#) and can be opened online.

Visit covidbanking.joinbankon.org to learn more and open your account today!

To open an account, you may need one or more of the following on hand:

- Social Security Number or ITIN number
- State-issued identification, like your Driver's License
- Passport
- Country-issued identification card
- Mailing address
- Date of Birth

NOTE: Each financial institution has its own procedure for account opening. While some accounts can be opened online, other accounts certified as meeting the Bank On National Account Standards are available to open in-branch. To learn more, or to see if there is a Bank On coalition in your area that can assist with your banking access needs, visit <https://joinbankon.org/coalitions/>.