

Would You Like a Safe Place To Keep Your Money?

It can be risky to carry large sums of cash. A checking or savings account gives you quick access to your money – without the risk!

It also can help you pay bills on time and build a credit history that will open the door to lower-cost loans to pay for cars, homes, and education. Be sure you understand all terms and fees before opening a new account.

Helpful Information:

Federal Trade Commission

Consumer help line: 1-877-382-4357.
Identity theft line: 1-877-438-4338.

Fannie Mae Foundation

Free guides on credit and home loans.
Call toll free: 1-800-611-9566.
Español: 1-800-782-2729.
www.homebuyingguide.com

Housing and Urban Development

Free advice on home buying.
Call toll free: 1-800-569-4287.
www.hud.gov or www.espanol.hud.gov

Online Consumer Help:

Federal Reserve Bank

Brochures on credit, finances, and how to buy a car or home.
www.federalreserve.gov/consumers.htm

My Money

Financial education materials from U.S. government agencies.
Call toll free: 1-888-MYMONEY (696-6639).
www.mymoney.gov
www.mymoney.gov/Espanol

Call the Attorney General's office in your state if you believe that a provider of goods and services has treated you unfairly.



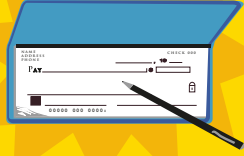
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Identification Needed for an Account



BANK ON YOUR FUTURE

To download all of the brochures in this series,
log on to www.appleseeds.net



What Form of Identification Do I Need To Open An Account?

When you open a checking or savings account, you will be asked to provide your name, date of birth, current address, and an acceptable ID number which can come from one of the following:

- Social Security card;
- Matricula Consular or other consular ID card;
- Passport (U.S. or foreign); OR
- Temporary resident permit or Alien Identification Card.

These documents also MAY be accepted to open an account:

- Drivers license (foreign may be acceptable);
- Telephone, gas, cable, or electricity bill with name and current address;
- Major credit card with an expiration date;
- Voter registration card (foreign may be acceptable);
- Student ID from a major college or university; OR
- Military service card.

To open a savings account that pays interest, you will need a Social Security Number or an Individual Tax Identification Number (ITIN). If you do not have either one, you may be able to open a joint savings account with someone who does have a Social Security Number.

Not all banks and credit unions accept the same documents. **If your documents are not accepted by one bank or credit union, visit a different one.** You can also ask a local community organization to help you find a bank or credit union that will accept the documents you have.

Consular ID Cards

Many banks and credit unions now accept Consular ID cards, such as the Matricula Consular issued by Mexican consulates, as a primary form of identification. Contact your local consulate to see if they issue an ID card accepted by banks and credit unions.

Beware of international IDs that are not issued by governments. They are expensive and **will not** be accepted by local banks or credit unions to open accounts.

The Importance of an ITIN

The U.S. Internal Revenue Service, or IRS, issues Individual Taxpayer Identification Numbers (ITIN) to people who need to file income tax returns but are not eligible for a Social Security Number.

Consult with an immigration advocate or attorney before applying for an ITIN. To apply for an ITIN, you need IRS form W-7. Some local banks, credit unions, or community organizations may be able to assist you. Do not pay for this form. It is free.

Remember: The ITIN does not give you permission to work legally in the U.S.

Protect Your ID and Account Information!

If someone else uses your ID or has your account information, such as your passwords or Personal Identification Numbers (PINs), you could lose money.

Do not give your ID or account information to anyone!