

Don't have a bank account? These safe and affordable accounts can be opened online:

[Bank of America, Advantage SafeBalance Banking Account](#)

[BB&T, MoneyAccount](#)

[Chase, Secure Banking Account](#)

[Citi, Access Account](#)

[District Government Employees FCU](#)

[Industrial Bank, Bank on DC Checking](#)

[Wells Fargo, EasyPay Card](#)

To open an account, have one or more:

- SS# or ITIN#
- State- or District-issued ID
- Passport
- Country-issued ID
- Mailing address
- Date of birth

NOTE: Each institution has account opening procedures, both online and in-branch. Contact the institution for details and hours of operation.

Benefits of Banking

Having a safe and affordable bank or credit union account allows you to manage your money remotely. An account will allow you to receive money and government benefits securely via direct deposit, even while practicing social distancing to keep yourself and your neighbors safe. You can also:

- **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 account while receiving money remotely by direct deposit.
- **Pay Bills Remotely:** You can pay bills remotely using free, online banking services and use tools for budgeting, goal setting, and financial management.
- **Avoid Surprise Fees:** If you are experiencing financial impacts related to the public health emergency, it is especially important accounts do not have surprise fees so you can feel confident and in control of your money.

Bank On Certified Accounts

Bank on DC is a collaborative effort between the Government of the District of Columbia, financial institutions and community organizations to provide households in the District with access to affordable financial products and services.

Bank on DC is part of the national Bank On movement of local partnerships across the country working together to improve the financial stability of residents who are disconnected from traditional financial institutions. The program connects them to safe, affordable bank and credit union accounts.

These accounts are federally insured and help you keep control of your money. They do not allow overdrafts, so you will never be hit with an overdraft fee. This means no surprises, negative balances, or usage fees.

Bank On accounts are affordable and offer low or no monthly fees along with a low minimum opening balance—almost all under \$5 per month total. Bank On accounts meet your needs with direct deposit, remote bill pay, low balance alerts, debit card capability, smartphone apps and other tools to help you manage and track money at no extra cost.

To learn more, visit bankondc.org; financiallyfitdc.com; or disb.dc.gov.