

# GET BANKED IN L.A. COUNTY!

1. See the list of checking accounts available to you online and choose a bank or credit union that best fits your needs.

2. Call the bank or credit union you've selected and ask questions about their services. For sample questions, visit [dcba.lacounty.gov](http://dcba.lacounty.gov).

If they meet your needs, schedule an appointment to open the account.

## WHAT SHOULD I BRING?

You should always ask the bank or credit union but usually you'll need to bring:



AN INITIAL DEPOSIT



A BILL WITH YOUR NAME AND ADDRESS



A FORM OF IDENTIFICATION

3. Before signing for your new account, read all the terms and conditions. If there is something you don't understand, ask the representative questions. Never sign something you don't understand.

**JOIN THE BANK ON MOVEMENT!**

**NEED HELP UNDERSTANDING THE BENEFITS OF BANKING**  
OR WANT TO DISCOVER MORE WAYS YOU CAN GIVE YOUR MONEY A PURPOSE?

Visit [dcba.lacounty.gov](http://dcba.lacounty.gov) for Los Angeles County's Center for Financial Empowerment's **Resource Guide**. Community organizations listed in the resource guide can give you additional information on the benefits of banking, provide one-on-one financial coaching and more.



Want more money-saving tips? Follow [@LACountyCFE](https://twitter.com/LACountyCFE) on Twitter



LOS ANGELES COUNTY  
**CONSUMER & BUSINESS AFFAIRS**  
CENTER FOR FINANCIAL EMPOWERMENT

Our mission is to coordinate and align cross sector efforts to build economic stability and household wealth for low-moderate income County residents.

County of Los Angeles  
Board of Supervisors  
Hilda L. Solis, First District  
Mark Ridley-Thomas, Second District  
Sheila Kuehl, Third District  
Janice Hahn, Fourth District  
Kathryn Barger, Fifth District



**Bank On**  
Los Angeles County

**YOUR MONEY IS WORTH PROTECTING. BANK ON IT.**



LOS ANGELES COUNTY  
**CONSUMER & BUSINESS AFFAIRS**  
CENTER FOR FINANCIAL EMPOWERMENT

# Bank On IS EASY AND SAFE!

**You've earned your money. Don't lose it through costly fees. When you open a checking account through Bank On Los Angeles County, you'll be able to take advantage of benefits such as no overdraft or check cashing fees.**



## **YOU'LL SAVE MONEY**

You may be paying high fees to use check cashing services that can add up to hundreds of dollars. For example, if you pay a 3% service charge to cash your \$1,000 check, you're losing \$30.



## **IT'S THERE WHEN YOU NEED IT**

From making electronic payments with your account number and debit card to withdrawing cash at an ATM, you'll always have access to your money with a checking account.



## **KEEP YOUR MONEY SAFE**

Your money may be at risk by not keeping it in a checking account. It can be lost during an emergency such as a theft, fire or natural disaster. When you bank it, it's insured and remains accessible to you.



## **YOU CAN REACH YOUR FINANCIAL GOALS**

If you have a checking account it's easier to enter the financial mainstream and have access to other financial products like personal loans, car loans, and mortgage loans.

## **Don't have a social security number? Bank On L.A. County has options for you.**

Many of the banks and credit unions participating in the Bank On Los Angeles County program accept different forms of identification including Individual Tax Identification Number (ITIN) and Matriculas Consular.

## **ABOUT**

### **Bank On Los Angeles County**

Bank On Los Angeles County is a program lead by the L.A. County Department of Consumer and Business Affairs' Center for Financial Empowerment (CFE) to connect residents to safe and affordable financial products.

Bank On Los Angeles County works with local banks and credit unions to provide low-cost checking accounts that serve as an alternative to expensive financial services.

The banks and credit unions that join Bank On must include services that are considered safe for consumers.

Some of the Bank On Los Angeles County checking account features include:

- **Free Check Cashing Services**
- **Free and Unrestricted Customer Service**
- **Free Online and Mobile Banking**
- **Low Minimum Opening Deposit Fee, \$25 or Less**
- **No Overdraft Fees**