

What do you need to open up a bank account?

The USA Patriot Act says that all Banks, Credit Unions, and Savings Associations must have specific steps for checking the id of anyone who wants to open up an account.

The requirements are different at each bank, but most banks want proof of:

- Name
- Date of Birth
- Residential or business street address within the United States
- Identification number

Providing each of these items is simple even if you are undocumented!

So what documents do I need?

Here are some examples of things you can use for each ID requirement. You need 1 thing from each category:

Name:

- UNEXPIRED passport
- birth certificate
- consular ID card
- government issued driver's license

Date of Birth:

- UNEXPIRED passport
- birth certificate
- consular ID card
- government issued driver's license

Street address:

- utility bill
- Army or Fleet Post Office box number

Identification number:

- Social Security number
- individual taxpayer identification number
- or employer ID.

If you do not have a Social Security Number you might be able to apply for an ITIN!

What is an ITIN and how do I get one?

ITINs are “individual taxpayer identification numbers.”

The IRS gives ITINs to people who need a taxpayer number but don't have a Social Security Number.

ITINs are issued regardless of immigration status!

To get an ITIN, fill out an application on the IRS webpage. On the webpage, you can find out more about the requirements and how to apply.

If you meet the requirements for an ITIN, you should get it from the IRS within six weeks.

Still have questions?

For questions about requesting an ITIN you should call a tax professional. If you don't have one already...

call Catholic Charities for tax help!
9am-5pm weekdays
(503) 669 8350

