

How to Open Your Own Account

1. **Find a participating bank or credit union in your neighborhood.** Check the list of partner banks and credit unions on our website at www.BankonLauderhill.com.
2. **Ask them about opening an account through Bank On.** Our partner banks and credit unions have special products that are designed just for you. They'll answer your questions and help you open an account that works best for you.
3. **Remember to bring some identification.** You don't need a Social Security Number, but you will need a government issued identification card. Most banks will also request a second form of ID, such as a utility bill.
4. **Open your new account.** The person at the bank or credit union will walk you through the entire process. And they can even sign you up for free money management training classes to help you get the most from your account.

Most major banks and credit unions in South Florida participate.

For a complete list, visit:
www.BankonLauderhill.com

Or, if you prefer to speak to a person, call 2-1-1 and be connected to an operator.



Did You Know?

On average, low wage earners will spend 1 – 10% of their earnings on check cashing services, or \$40,000 in a lifetime!

There is an alternative to these predatory services...
Bank on Lauderhill!

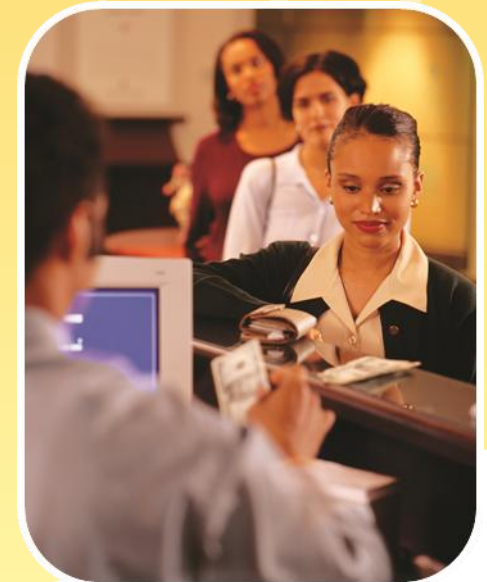
BankOnFlorida
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Claim Your Independence

You don't have to pay to cash a check anymore



Claim your independence by opening a no or low cost bank account that is safe, secure and affordable!

Bank on Lauderhill



CLAIM YOUR INDEPENDENCE

Safe and Secure

Bank On accounts are FDIC insured. Your money is always available, it's easy to access, is insured and safe from theft or natural disasters.

Affordable

Don't spend another penny on check cashing or other fees when you can put the money to good use in your new savings or checking account with Bank On!

Bank On accounts feature:

- No or low minimum opening balances
- No or low maintenance fees
- No or low minimum monthly balances
- Direct deposits of paychecks or monthly benefits checks
- Debit cards
- Online banking

As part of this program, you can also get a *FREE* financial education. Contact us to find out more!

Keep Your Own Money

What else can my bank Or credit union do for me?

- **Money Transfers** - send money to family and friends
- **Loans** - borrow money at much lower rates than at a payday lender
- **Automatic Bill Paying/online banking** - pay your bills online without having to mail a check
- **Savings** - start saving through direct deposit from your pay check
- **Credit cards** - secured & unsecured lending opportunities

Bank On is working with area banks and credit unions to help you open an account and keep more of your money.

- **Using check cashers or buying money orders?** Open an account today. Cash your checks and pay your bills for free.
- **Don't have a lot of money?** Depending on the bank or credit union you go to, you may need as little as \$5 to open an account. Many will open an account for \$50 or less, although a few may require up to \$100 to open an account.
- **How much will an account cost?** Many participating banks and credit unions offer checking accounts with no monthly fees. A few charge a low monthly fee.



• Need to spend all of your money?

You don't have to keep a minimum amount of money in your account each month to keep it open, with many accounts.

• Troubled banking history?

If you've had a bank account closed or you've bounced checks more than six months ago, you **may** still be eligible for an account.