



# Overcoming Obstacles When Establishing New Accounts

Did you know your credit union can help individuals overcome some of the most common banking barriers? There are a variety of reasons why an individual might not have a checking or savings account, but knowing how to address common concerns can help your credit union better serve potential members, as well as your existing membership.



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Maine's credit unions are here for you.

# Sample Scenarios and Responses

- **No Social Security Number** – An individual who has applied for a Social Security Number or other taxpayer identification number may provide evidence of that application to satisfy the ID number requirement. This must be done prior to opening an account.
- **No Photo Identification** – Use a non-documentary method of identification, including documentation from local social services or other community organizations.
- **Unsure of Future Address** – Assess whether your membership requirements allow for the use of a homeless shelter as a physical address or the use of the address of a next of kin.
- **Poor Financial Services History:**
  - **Prior Issues with Overdraft Fees** – Explain how to opt out of overdraft fees and when an overdraft fee is assessed.
  - **History of Bad Checks** – Offer a share account, but no checking account. Second-chance checking programs can also benefit members with a history of writing bad checks.
  - **Poor Credit** – Credit-builder loans, share secured loans, and other similar lending accounts can help rebuild credit for those with poor or no credit history.
- **No Access to a Branch Office** – Allow for physical membership applications to be brought to the credit union by caseworkers or allow prospective members to apply online.
- **Religious Objection to Interest** – Credit unions can reach out to the NCUA and/or the Bureau of Financial Institutions by phone to allow members to waive interest on deposit accounts.
  - **NCUA:** 703-519-4600
  - **Bureau of Financial Institutions:** 1-800-965-5235
- **Difficulty With English** – If your credit union is in an area with a high concentration of non-English speakers, keep translated documents in your branch. If needed, contact a translation service.
  - **House of Languages:** 208-423-9962
  - **Maine State Interpreters:** 207-221-0740



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