**If you are homeless and still need access to banking services, consider BECU.**

BECU is a statewide credit union that offers people (including those without housing) membership accounts that do not require an initial deposit or payment of fees to join. Membership with a low-barrier starter account includes these banking services:

* An account number (basic for everything else),
* Direct deposits of Federal COVID recovery payments and income from other sources,
* Debit cards for access to those funds,
* A way to build savings,
* A first step to build or rebuild credit history so access to additional banking services can be achieved.

**Eligibility Requirements:**

* Live, work, worship or go to school in Washington state.

**Documents needed:**

Social Security number.

A valid US government-issued ID (Driver’s license or state-issued ID) or a photo thereof,

Contact information such as a street address and phone number.

* The phone number can be a cell phone.
* The street address must be specific to a building (not, e.g., “General delivery”). The mailing address can be the address of a social service agency, shelter that receives your mail, or a shared housing location.

 When applying for a BECU account it is best to bring a piece of mail received by you at that

 address. Or a copy of your social security card.

**Qualifile check:**

BECU conducts a basic background check, primarily Chexsystems and a soft credit history check. Any history of previous bank charge-offs or fraud may disqualify from membership.