



A NONPROFIT COMMUNITY SERVICE ORGANIZATION

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CheckWise Checking Disclosures

Please read the following disclosures carefully so that you will understand the procedure for opening an account.

1. If you have an **outstanding balance** from a prior checking or savings account, you may be required to pay off the balance owed on that account before a Financial Institution will open a new account.
2. If you are in the Chexsystems Database, you may be required to prove to your financial institution that you have no checking account fraud issues on your record.
3. Financial institutions **are not required** to open an account if there has been evidence of fraud on a prior account.
4. A Certificate of Completion will be issued at the end of the CheckWise Checking program. If this Certificate is **lost or misplaced it cannot be re-issued.**
5. When taking your Certificate to a Financial Institution, bring proper identification with you. Most Financial Institutions will require 2 pieces of ID to open an account. ID must be current. (Not expired)

I have read and understand the disclosures. Once the class has been attended and a certificate issued there will be no fees reimbursed.

Print Name

Signature

CCCS Representative

12-8-08