Can I get a checking account without a social security number?

You are not required to have a social security number to open a checking or savings account.

About us

We're the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

Can I get a checking account without a social security number?

You are not required to have a social security number to open a checking or savings account.

To open a checking or savings account, the bank or credit union will need to verify your name, date of birth, address, and ID number. An ID number can be a social security number or an Individual Taxpayer Identification Number (ITIN). To get an ITIN, you will need to fill out a form with the [Internal Revenue Service (IRS)](https://www.irs.gov/). If you don’t have a U.S. government-issued SSN or ITIN, some banks and credit unions will accept a passport number and country of issuance, an alien identification card number, or other government-issued ID number.

Visit different banks and credit unions to find out what types of accounts they offer, and what types of ID numbers they accept.

Don't see what you're looking for?

Browse related questions

- Can I get a checking account without a driver's license?
- Should I get a checking account that pays interest?
- Can I open checking or savings accounts with more than one bank at a time?

Learn more about bank accounts

Search for your question

[Search](https://www.consumerfinance.gov/ask-cfpb/can-i-get-a-checking-account-without-a-social-security-number-en-929/)
Was this answer helpful to you?

- [ ] Yes
- [ ] No

**Additional comment** *(optional)*

Please do not share any personally identifiable information (PII), including, but not limited to: your name, address, phone number, email address, Social Security number, account information, or any other information of a sensitive nature.

Submit
Can I get a checking account without a social security number?


Legal disclaimer

The content on this page provides general consumer information. It is not legal advice or regulatory guidance. The CFPB updates this information periodically. This information may include links or references to third-party resources or content. We do not endorse the third-party or guarantee the accuracy of this third-party information. There may be other resources that also serve your needs.