



**Tacoma Pierce County Coalition to End Homelessness  
Seattle Credit Union  
Accounts for People Experiencing Homelessness**

**Brief Description**

Seattle Credit Union is offering a way to set up new accounts on-line so that people experiencing homelessness can use the direct deposit option for receipt of their Economic Impact Payments.

This process sets up an account with Seattle Credit Union. The individual then goes to [www.IRS.gov](http://www.IRS.gov) to use the non-filer portal and apply for their Economic Impact Payment using the Direct Deposit option.

The Seattle Credit Union account does NOT generate the IRS Economic Stimulus Payment. These are two separate actions.

These are normal Seattle Credit Union accounts; eligible applicants will become members of the Seattle Credit Union and may take advantage of all the benefits of membership.

**Who is Eligible?**

Any person experiencing homelessness or part of the Homelessness Response System is eligible to apply for one of these accounts. This special process for people experiencing homelessness is designed to overcome barriers specific to their unsheltered status. Seattle Credit Union will themselves provide the \$5 required to set-up a new account.

Seattle Credit Union **wouldn't be able open an account is if the applicant has fraud** i.e. Identity theft, wire fraud and check fraud.

Note: Any person who meets Seattle Credit Union requirements as listed on their website [www.seattlecu.com](http://www.seattlecu.com) can always set up a new member account.

**What is Required to Set-up an Account On-line?**

**All Seattle Credit Union account applicants must have:**

- a Social Security Number or ITIN
- Government Issued ID (i.e. Driver's License, State or Military ID, Passport)
- Funds to open the account - Note: Seattle Credit Union will provide the \$5 minimum deposit for these accounts for people experiencing homelessness
- Either be employed by one of Seattle Credit Union's partner employers, be related to a current member by blood, marriage (including domestic partners), or adoption, or live or work in the State of Washington

**In Addition to the Regular Requirements, these on-line account set-ups for people experiencing homelessness require:**

- a way to go on-line
- an email account that is theirs
- a phone or access to one
- a way to copy and send the ID electronically to Seattle Credit Union
- a mail address so the applicant can receive their debit card

**How Does the Application Work?**

1. Go to <https://www.seattlecu.com/join-seattle-credit-union>
2. Select Join Now
3. Choose Your Product-Product Name
4. Start Application. Follow the prompts
5. Normally, the applicant would be required to deposit at least \$5 but Seattle Credit Union is covering that amount. The applicant can bypass that requirement.
6. As soon as the account is established, Seattle Credit Union will send an email to the applicant with the account and routing number to set up direct deposit in the IRS system and any other payments they may receive. Applicants should be prepared to save and/or write down the account and routing number information.
7. The Seattle Credit Union will provide a debit card by mail within 2-3 business days to the address the applicant provided.

**What if the Applicant Doesn't Have a Phone?**

The applicant really needs their own number for some of the automated calls around setting up the debit card.

**How Does the Applicant Know Which Account They Want to Open?**

**What Do They Need to Know About Accounts?**

There are a few options for checking accounts and they're all free.

The **Restart checking account** option is for folks that may have made mistakes in the past i.e. they owed another bank money. This may be the best start first for clients. Once they prove a positive history with the credit union after 6 months they can be put in another account with fewer restrictions.

**Overdraft Accounts:**

Applicants can opt out of over drafting their account. (It's an option on the Online Banking application)

**What about Mobile Deposits?**

Yes. On the Seattle Credit Union App there is an option to do mobile deposit for checks. Members would follow the prompts to take a picture of the front of the check and signed back of the check and include "For Mobile Deposit Only Seattle Credit Union."

### **Closing Accounts:**

If members want to close an account then they can write a signed letter with name, date, specific instructions to close account, forwarding address for funds if left over (ideally they would withdraw all funds beforehand) Minimum Balances:

No minimum balance is required to keep account active; they just have to have activity at least once a year i.e. direct deposit, withdrawal, debit card transaction. If not the following will happen:

- After one year account goes inactive
- After two years of no account activity the account is dormant and then will be escheated to the state.

**Note: They must leave the \$5 in their membership savings to satisfy membership requirements.**

### **What if the Address is a Shelter?**

Seattle Credit Union usually needs additional information since there won't be an address match with the ID. Usually a piece of mail or letter from the shelter that shows the address or something proving this person is living there will be sufficient. Just include one or the other with the application.

### **What About Expired ID?**

Seattle Credit Union is willing to accommodate any license the expired during this period from Jan. 1, 2020.

If the applicant attempted to have that ID renewed, they should have been given documentation, which Seattle Credit Union will also accept.

### **What if an Applicant Needs Help Completing the Application?**

Each shelter and homeless program should have someone designated to help people submit their applications. Theresa Power-Drutis, Executive Director of New Connections, has agreed to provide training for shelter and program staff via ZOOM and/or Youtube.

Seattle Credit Union has identified staff who have been briefed on the program and will be available to answer questions.

### **Is It Possible To Have a Print Out of the Application and Do This By Mail?**

In theory, yes. but we haven't worked out the details yet If the applicant is submitting the application through the branch. as long as they have an email and a community number ( i.e. shelter) that they can be reached at then the credit union can make that work.

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