

**Get Checking** is a program designed for people who do not have a bank or credit union account, have had account problems in the past or who want to learn more about their current account.

You will learn:

- ◆ How to choose an account that is right for you, including low cost checking options and how to avoid costly fees
- ◆ What you need to know to keep your checking account in balance
- ◆ How your account relationship can help you establish credit and access other services

After completing the program, you will receive a certificate.\* To open an account, take the certificate and a photo ID to a participating bank or credit union.



\*If you have outstanding fees from a prior account, you must settle that account before opening a new one.

If your ChexSystems report has any activities that are considered suspected fraud, a certificate cannot be issued.

## Participating Financial Institutions

Alliance Credit Union  
American Eagle Credit Union  
Anheuser-Busch Employees' Credit Union  
Bank of Franklin County  
Central Federal Savings & Loan Association  
Citizens Bank - Franklin County  
Commerce Bank  
First Bank  
First National Bank of St. Louis  
Gateway Metro Credit Union  
M&I Bank, part of BMO Financial Group  
New Frontier Bank  
Phelps County Bank  
Regions Bank  
Rolla Federal Credit Union  
Southern Commercial Bank  
St. Louis Community Credit Union  
Truman Bank  
UMB Bank, NA  
US Bank, NA

## Educational Partners

University of Missouri Extension  
Federal Reserve Bank of St. Louis  
United Way of Greater St. Louis  
Lincoln University Extension  
Catholic Charities Community Services/HRC  
Missouri Credit Union Association  
Federal Deposit Insurance Corporation (FDIC)

## Program Coordinator

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636-970-3000, gellmans@missouri.edu



*A program to help you access  
checking account services*

<http://extension.missouri.edu/getchecking>

**T**here are two options for you to complete the Get Checking program — self-study and classroom.

The program content and requirements are the same for both options. Participants must score at least an 80 on the post-quiz to earn a certificate. The certificate will be mailed within 10 business days of passing the quiz.

**Self-study option**

Self-study materials are available year-round by mail. You can expect to spend four to six hours reviewing the materials and related activities. The quiz must be taken at a designated location in the St. Louis metro area within 30 days of receiving the materials. Call the number below if you need more than 30 days to complete the materials and take the quiz.

**Class option**

Classes are six hours long and periodically scheduled as needed. Call the number below for the next class date.

**Opening an account**

After successfully completing the program, take the certificate and a photo ID to a participating bank or credit union.\*

*\*Remember, outstanding fees on a past account must be settled before opening a new one. If your ChexSystems report includes suspected fraud entries, a certificate cannot be issued.*

**Registering**

1. Call ChexSystems at 1-800-428-9623 to order your free report. The report must be dated within 30 days of registration.
2. To register by mail, send the registration form, your ChexSystems report and a money order, payable to University Extension to the address below.
3. To register by Visa, Master Card or Discover, call the number below. Mail your ChexSystems report to the address below or fax it.

The registration fee is \$45 and is non-refundable. Limited scholarships are available upon inquiry. The Get Checking materials will be mailed to self-study participants when payment and a ChexSystems report not older than 30 days is received.

People enrolling in a class should order their ChexSystems report one month in advance. If you are unable to attend the class, you must give 24-hour notice, or you will have to pay the registration fee again to complete the program.



**University of Missouri Extension Center**

260 Brown Road, St. Peters MO 63376  
Phone: 636-970-3000

Hours: Monday - Thursday, 8 to 4:30 p.m.  
Fax: 636-279-3310

Cost: \$45, non-refundable

*Limited scholarships available upon inquiry.*

To pay with Visa, Master Card or Discover, call 636-970-3000.

To pay with a money order, make payable to University Extension and send with this form to:

MU Extension  
260 Brown Road  
St. Peters MO 63376

I am registering for the self-study option

I am registering for the class option  
Class date \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone \_\_\_\_\_

Work Phone \_\_\_\_\_

Cell Phone \_\_\_\_\_

**I learned about Get Checking from:**

Bank/Name of Institution \_\_\_\_\_

Friend \_\_\_\_\_

Agency/Name \_\_\_\_\_

Other \_\_\_\_\_