



## Opening a bank account



**Before you go**



**At the bank**

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**GUIDELINES FOR d/DEAF CUSTOMERS**

# Opening a bank account

Asking to open a bank account can be a daunting task for anyone, including d/Deaf individuals. However, with the right preparation and tips, you can effectively communicate with bank employees and open a bank account. Here's what you need to prepare and some tips to follow:

## **Research different banks:**

Before deciding on a bank, research different banks and their accessibility features. Look for banks that offer sign language interpreters, closed-captioning, or other accessibility features that can accommodate your communication needs.

## **Familiarise yourself with the bank's policies:**

Before opening a bank account, familiarize yourself with the bank's policies and fees. This will help you to make informed decisions and avoid any surprises down the road.

## **Prepare the necessary documents:**

Before visiting the bank, prepare the necessary documents that you'll need to open a bank account. This may include government-issued identification, proof of address, and your Social Security number.

## **Contact the bank in advance:**

Before visiting the bank, consider contacting them in advance to inform them of your communication needs. You can request a Sign Language interpreter or ask for any other accommodations that you may need. This will help to ensure that the bank is prepared to meet your needs when you arrive. The bank may be able to make an in-person appointment to give you space to talk to someone privately. Some d/Deaf users find telephone banking difficult as remote staff may be wary of talking with a third party. Let the bank know that you who might need to use a third party.

## **BEFORE YOU GO**

### **Decide what type of account you need:**

Decide what type of account you need before visiting the bank. This will help you to communicate more effectively with bank employees and ensure that you open the right type of account for your needs.

### **Consider online banking options:**

If visiting the bank in person is challenging for you, consider online banking options. Many banks offer online banking services that can be accessed from your computer or mobile device. This can be a convenient way to manage your finances without the need for in-person communication. Some banks may have telephone procedures

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## BEFORE YOU GO

### **Request a sign language interpreter:**

If you use sign language as your primary means of communication, request a sign language interpreter when making an appointment to open a bank account. This will ensure that you can communicate effectively with the bank employee and understand the information being presented to you.

### **Bring a trusted friend or family member:**

If you're feeling overwhelmed or unsure about opening a bank account on your own, consider bringing a trusted friend or family member with you for support. They can help you to communicate your needs and ensure that you understand the information being presented to you.

### **Bring a notepad or phone app:**

Bring a notepad or phone app with you to write down any questions or comments that you have. This will help you to communicate more effectively with bank employees and ensure that you don't forget any important information.



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## AT THE BANK

### Be assertive:

Be assertive. Let them know if you don't understand something or if you need more information. Don't be afraid to ask questions or ask for clarification if you are unsure about something. Remember that you have the right to access financial services and communicate effectively with bank employees. Don't be afraid to advocate for yourself and request accommodations that will help you to access the services you need.

### Use visual aids:

If you are a visual learner, ask bank employees to provide you with visual aids, such as diagrams or charts, to help you understand financial concepts. You can also request that bank employees use visual alerts, such as flashing lights or visual displays, to notify you of important information.

### Follow up:

After opening a bank account, follow up with bank employees to ensure that you have a clear understanding of the information presented to you. This will help to avoid any confusion or misunderstandings and ensure that you are able to manage your account effectively.

### Be patient:

Opening a bank account can be a time-consuming process, especially if you need to communicate through an interpreter or in writing. Be patient and take your time to ensure that you understand all the information being presented to you. Be polite and patient when communicating with bank employees. If they haven't had special training, they probably don't understand the needs of the d/Deaf community.

### Use a communication device:

If you have a communication device, such as a tablet or laptop, consider bringing it with you to the bank. This can be a useful tool for communicating with bank employees and accessing information.

**In conclusion, opening a bank account as a d/Deaf person requires some preparation and assertiveness, but with the right tips and strategies, you can effectively communicate with bank employees and access the financial services you need. By contacting the bank in advance, bringing a trusted friend or family member, familiarising yourself with the bank's policies, considering online banking options, advocating for yourself, using a communication device, and being patient, you can open a bank account and manage your finances effectively.**