

# A List of Second Chance Banks No Credit Check Checking Accounts

## Second Chance Checking Programs

Approximately 85% of banks use Chexsystems when you apply for a new checking account. Banks offering Second Chance Checking Programs for people who have overdrawn a bank account in the past are different from banks that do not use Chexsystems at all. The banks on the list of No Chexsystems Banks do not use Chexsystems or check your credit. So, you can open a checking account online and get an instant account number to set up direct deposit, or sometimes use a credit card or Someprepaid card.

**Some checking accounts you can open online with no credit check, no opening deposit & no Chexsystems are:**

- **Scottrade Bank** - Open a checking account online with No monthly fees, no maintenance, withdrawal, transfer or ATM fees, including most cash withdrawal fees charged by other bank's ATMs. Free checks. No opening deposit. Scottrade Bank has hundreds of branches nationwide in nearly every state.
- **Discover Bank** - Open a Discover Bank savings account online instantly and earn a rate 5x the National Savings Average with a low opening deposit and access to your cash anytime.
- **USAA Bank** - Open a totally free checking account online with Free ATMs nationwide. USAA Bank will refund most fees for withdrawing money from another bank. You can make mobile deposits or deposit checks at any UPS store nationwide.

## What is Chexsystems?

ChexSystems is an independent company that collects information about your banking history and reports it to banks and other financial institutions. If you have overdrawn your bank account in the past or have a history of bounced checks, the bank has most likely reported you to Chexsystems.

Your Chexsystem record stays on file for 5 years unless the information Chexsystem's has is inaccurate and you file a dispute. Even if you pay off your old bank account, you still have to make sure the bank sends a letter to Chexsystems requesting the [removal](#) of any negative information.

Some banks offer **Second Chance Checking Account Programs**, which means they will open an account for you even if you are on Chexsystems as long as any money owed has already been paid.

Banks have other names for these Second Chance Banking programs such as **Opportunity Checking** or **Fresh Start Checking**.

To open a checking account through one of these bank programs, you usually have to apply in person and, in many cases, the bank requires that you take a class on how to balance your checking account to avoid overdrawing your new account. Other second chance banking requirements often include enrollment in overdraft protection and additional monthly fees. If you don't have the money available to pay off your old, overdrawn bank accounts, even banks specifically offering second chance checking might not let you open a bank account.

When you apply for a new checking account, most banks will check your complete credit report and score. Banks tend to deny you a bank account, not because you have unpaid credit cards or a bad credit score, but because you bounced checks in the past or still have a negative balance with a previous checking account.

All banks are required by law to verify your identity in the form of a soft pull of your credit report. This means they only access your credit report to check that it matches the basic information on your checking account application such as your name and address. A soft pull of your credit report won't lower your credit score.

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https://www.scottrade.com/LP/7dollar-trad](https://www.scottrade.com/LP/7dollar-trad)

[https://www.discover.com/online-banking/savings-account/?cmpgnid=af-bk-  
mntwtsosa&src=S000009IL&SID=776870FOF614996379](https://www.discover.com/online-banking/savings-account/?cmpgnid=af-bk-mntwtsosa&src=S000009IL&SID=776870FOF614996379)

<http://imps.cardsynergy.com/other-offers.php>

<https://www.regions.referlive.com/newcustform/61B981905898/1/0840084TC7UNEAD>

[https://www.accountnow.com/mkt-  
cap/signup7\\_mb.aspx?pcode=Cc042Svm30&lcode=562823558&scode=620241\\_A2A005330287](https://www.accountnow.com/mkt-cap/signup7_mb.aspx?pcode=Cc042Svm30&lcode=562823558&scode=620241_A2A005330287)

<http://www.bbvacompass.com/checking-accounts/?t=2>

<https://www.securityplusfcu.org/>

Information from : <http://checkinghelp.com/>