

Noncustodial Youth Accounts in Practice

This table provides examples of existing noncustodial youth accounts serving the San Francisco area. Because youth can experience barriers to accessing certain forms of identification, we note where alternative forms of identification are accepted. While these accounts are at different stages of development, visibility, and use in the community, we applaud these institutions in their efforts to provide inclusive products that serve youth. The Treasurer's Office will maintain a living list of noncustodial youth accounts at <https://sftreasurer.org/youth>; we welcome additional accounts that serve the Bay Area.

NONCUSTODIAL YOUTH ACCOUNTS SERVING THE SAN FRANCISCO REGION

FINANCIAL INSTITUTION	PRODUCT	MINIMUM AGE	ID REQUIRED <i>Primary*</i> <i>Secondary</i>	DETAILS**
Bank of America	Advantage SafeBalance account	16	Student ID, work ID, debit card, credit card	Bank On SF certified
JPMorgan Chase	College Checking	17	Birth certificate (minors only) , driver's license , Social Security card (minors, disabled) , tribal ID , or armed forces ID Bank statement, debit card, work ID, pay stub or letter from employer, student ID, utility bill	Available to college, vocational, technical, or trade school students.
Wells Fargo	Clear Access Banking	17	Tribal ID , armed forces ID , permanent resident card , employment authorization Student ID, work ID, or credit card	Bank On SF certified
Excite Credit Union	Jump Start Checking and Savings	13	Photo ID or school ID Birth certificate, proof of address	Available via select nonprofit partnerships. Open in person or by PDF application.
San Francisco Federal Credit Union	Membership Savings and Basic Checking	13	School ID Youth Intern ID	Available to Summer Jobs Connect participants. Open in person or by PDF application.
Golden1 Credit Union	Student Checking Account	16	Other governmental ID School ID	Bank On SF certified Available to high school, college, university, or trade school students.

ALL OF THESE ACCOUNTS OFFER DEBIT CARDS.

*All listed banks accept state issued ID, driver's license, or passport as primary ID. This table notes additional forms of ID that are accepted, where applicable.

**Unless otherwise noted, all accounts must be opened in person, in the branch.