## What is my account number?

You can view your account number when you log in to Online Banking. From the account summary screen, click on the account, then click on Account Details. The account number is labeled “Number”.

## How can I activate my debit card?

You can activate your debit card by calling the phone number on the back of the card. You should receive your card within 10 business days of opening your account.

## What is an ACH transaction in my account’s transaction history?

Automated Clearing House (ACH) transactions are electronic debits or credit to your account. These are established with us or another institution, typically to automatically move funds or make payments. You can originate an ACH transaction with us by working with a representative or establishing an external transfer within Online Banking. If you have an ACH transaction that originates at another institution, an account owner would have originated it by providing the account number and our routing number.

## How do I add a joint owner to my account?

If you haven’t opened the account yet, you can add a joint owner when you apply online.  If you’re adding a joint owner to an existing account, call us at 855.855.8805 and we’ll send you a form to complete electronically.

## Do you offer money orders?

We don't offer money orders, but we do offer cashier's checks at no cost to you.

## When will I receive my debit card?

Typically, you will receive your card within 10 business days of opening your account. Once you get your card, be sure you activate it by calling the phone number on the back of the card.

## How can I apply for a credit card?

Credit card applications are open to U.S. residents — in other words, people with a mailing address in the U.S. who are over 18 and either have a Social Security Number (SSN) or Individual Tax Identification Number (ITIN).

Credit card applications require:

1. **Your full legal name.** This is the name you use on your official government documentation, like your driver's license and passport.
2. **Your SSN and/or ITIN.** The Social Security Administration provides SSNs, while the Internal Revenue Service issues ITINs. A credit card application typically requires only one or the other.
3. **Your street address.** The address needs to be a physical address (i.e. it can't be a P.O. Box which is where some may expect to receive their statements).
4. **Your gross annual income.** "Gross" refers to your income before taxes. Card issuers use this information to estimate whether you can pay off your card debt and determine what your credit line will be.
5. **Your employment status.** This identifies whether you are employed, unemployed or self-employed. You may need to provide your employer's phone number (or, if you are self-employed, a tax document) for verification purposes.
6. **Your housing costs.** Because this information may not appear on your [credit report](https://www.chase.com/personal/credit-cards/education/basics/what-is-a-credit-report), card issuers may ask you about it directly, whether you rent or own your home.
7. **Your phone number.** Some card issuers may ask for additional information like your phone number as well as options for the best times of day to reach you. You may receive a call for follow-up requests or questions.

All you'll need to apply for a credit card is the right documentation in hand. Otherwise, the process only takes a few minutes.

## Should I invest on Bitcoins?

Bitcoin is the world's largest cryptocurrency, and its value is driven by a variety of factors, like scarcity and potential for high returns. Investing $100 in Bitcoin can be profitable if you do it at the right time or make regular investments.

## What are the steps to open a banking account?

To open a banking account, you need to gather your important information (ID, proof of address, etc. Fill out an application online or in person. Pay your opening deposit (if required). Start using your checking account.