Open a new membership

Last Modified on 11/23/2026 1:14 pm EST

Reader group: Member service
In a live knowledge base, only signed-in member service reps would see this page. It's public in this demo so you can explore.

Every new membership follows our Customer Identification Program (CIP). Federal rules require us to collect four things before opening an account, and to verify them.

1. Collect the required information

Required	Notes
Full legal name	As shown on the ID
Date of birth	For individuals
Residential street address	No PO boxes for home address; a mailing address can be added separately
Identification number	Social Security number or ITIN for US persons; for non-US persons, a passport number and country, or another government-issued ID number

2. Verify identity

- Inspect an unexpired government-issued photo ID. Scan it into the account file.
- Run the identity verification check in the account opening system.
- If something doesn't match, don't open the account. Ask your manager.

3. Confirm eligibility

Confirm the applicant meets our field of membership: they live, work, worship or attend school in Ashby County, work for a partner employer, or are family or household of a current member.

4. Open and fund

1. Open the membership savings account and collect the $5 share deposit.
2. Offer checking, a debit card and online banking enrollment.
3. Ask about beneficiaries.
4. Give the member their disclosures, including the funds availability policy and the fee schedule.

CIP records are kept for five years after the account closes.