



## **Getting A Bank Account After Being Reported To ChexSystems**

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If you have ever been in trouble with your bank, you have most likely been reported to Chex Systems. Perhaps you've had some NSF checks, or maybe you closed an account without settling a negative balance with the bank. No matter the reason, once you are reported to Chex Systems, managing your finances can be a bit difficult.

Chex Systems is a reporting agency for banks, much like credit bureaus are for lenders. Any problems reported by a bank, including NSF checks and negative balances, will show up on your report. After an item is added to your record, it will stay there for five years.

Nearly all banks use Chex Systems to evaluate potential new customers. Chex Systems does not approve or deny account applicants; it is up to the bank to decide how to use the information. However, if you have reported items, it can be quite difficult to get a new checking account.

There are a couple of methods you can use to work around being reported on Chex Systems, though. If you're lucky, you might be able to locate a bank near you that does not obtain Chex Systems reports, or will be willing to overlook negative items on your record. Some banks may be willing to forgive a few bounced checks, but if you've had more serious problems, this may not be a viable option.

The other option is a second chance bank account - a quick Google search will help you find many of these accounts. The banks that offer them typically do not run credit checks or use Chex Systems reports. They will typically issue you a prepaid debit card, but many will not grant check writing privileges. Still, if you need a bank account to pay bills, this might be a viable solution. For many people, living without checks isn't much of a problem anyway, since most bills can be paid online with a debit card.

Life after being reported to Chex Systems can be rather difficult, but with a bit of research, it is possible to get an account... even if you have to adjust to not writing checks.

**For more information on fighting back against harassing bill collectors go to [www.NewYorkBankruptcyHelp.com](http://www.NewYorkBankruptcyHelp.com) and download a copy of my free book, *Escape from the Slithering Bottom Feeders: How to Stop Harassing Bill Collectors and Fight Back Legally and Effectively So You Can Sleep Better at Night*.**

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