This resource will help you understand ChexSystems, a company you may have come across when trying to open a bank account. It covers how to request your ChexSystems report and what to do if you have a ChexSystems record.

**What is ChexSystems?**

- ChexSystems is a company that produces consumer reports for banks that show if a person owes money to banks. This might include an unpaid overdraft or other unpaid fees. These debts may not show up on your credit report.
- If you owe money to one bank, you may not be able to open a checking or savings account at another bank.

**How do I get my ChexSystems report?**

- Go to [www.chexsystems.com](http://www.chexsystems.com). On the top gray bar, click “Request Reports.”
- Click “Consumer Disclosure.”
- Fill out online form.

**What are my options if I have a ChexSystems record?**

- If the information is incorrect, you can submit a dispute with the bank and/or ChexSystems. Information is available on the ChexSystems website. On the top gray bar, click “Dispute.”
- You can arrange to pay the debt to the bank and have the bank update the information with ChexSystems.
- You can look for a Second Chance checking account with another bank. Many banks offer these accounts, which are a good option for individuals who may not be able to open a standard checking account.
- To find a Second Chance checking account in your area, this NerdWallet resource can help you find one: [https://www.nerdwallet.com/blog/banking/second-chance-checking/](https://www.nerdwallet.com/blog/banking/second-chance-checking/).

**Who can answer my questions?**

- Call ChexSystems: 1-800-428-9623.
- Contact your financial coach.
- Review ChexSystems FAQs.