The first thing to do is to decide whether to close your bank account(s) or leave them open. Here are some options for how to deal with your bank accounts whether you want to close them or leave them open.

**If you want to keep your bank account open:**

- Decide whether it is best to manage your account from outside the US or if it would be easier open a joint account with someone you trust. You may also consider giving someone you trust a financial or limited “power of attorney” to manage your account for you. Check out Chapter 11 of Appleseed’s Manual for more info.
- If you want to manage your bank account yourself, find out if you can access your account outside the US through local branches, ATMs, telephone or internet. Make sure you also ask about fees, how to avoid being flagged for fraud, and how to avoid letting the account become inactive.
- If you are going to open a joint account, pick someone you trust, go to the bank together and add that person to your account.
- If you are going to grant a financial or limited power of attorney, ask the bank if it has special requirements for accepting a power of attorney.

**If you want to close your bank account:**

- Contact the bank to find out what you need to do to close your account. If you are closing your account from outside the US, you will most likely have to send a signed letter with specific information.
- Before closing your account in the US, it is best to open a new one in your home country if you can. Make sure all checks and automatic payments have cleared the account you are closing. Transfer any recurring payments to your new account if you have one.
- Decide how you want the money left in your bank account sent to you. Most banks allow either check, bank draft or wire transfer to your home country. You can give someone you trust financial or limited power of attorney to help with this process.

Remember: The plan is to have a plan. You are taking the right steps to protect your family. Don't be afraid to ask for help so you get answers you can trust: try your lawyer or caseworker, or ask your child's school or doctor's office.