



# Practice Points

## YOUTH BANK ACCOUNTS CD-277

The purpose of this Practice Point is to strengthen Children's Division practice regarding bank accounts for youth ages 16-17 when completing the [CD-277](#) described in the Child Welfare Manual Section 4, 5.6.2, Youth Bank Accounts. Policy states that, "When a qualifying youth wishes to open a bank account, the Children's Service Worker (CSW) must provide a signed consent letter, CD-277, verifying that they are in legal custody of the Children's Division." To provide banks with added security there are additional steps to prepare a consent letter described below.

1. The CD-277 now has a line added for Circuit Manager (CM) printed name and phone number.
2. The letter must be notarized OR embossed with the state seal, with a priority for notarization as the preferred form of certification.
  - Notary: The CSW must sign the CD-277 in the presence of a Notary Public and present a valid photo ID. There is a notary in most CD and FCCM offices.
  - Embossing: If a Notary Public is not available in the office, the letter may be embossed. The CSW should contact the person in their office who stores the embosser to obtain access. In most offices, the embosser is stored by clerical staff.
  - If neither a Notary Public nor an embosser is located in the office, a Notary Public in another CD office or local bank may be utilized.

The completed CD-277 will include:

- CSW name, notarized signature, phone number, CM printed name, and phone number  
**OR**
- CSW name, signature, phone number, CM printed name, phone number and embossed state seal

Give the completed CD-277 to the youth for presentation to the bank along with other required documents listed in the [Checklist for Opening a Bank Account or Credit Union Account](#). Youth may also review the [Youth Account Opening](#) guide from the Missouri Bankers Association.

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