



Banking Guide for International Students

usbank.com/northwestern



Opening a U.S. Bank Checking Account

Q. What form of identification will I need to open a U.S. Bank checking account?

A. International Students are required to present any two of the following forms of identification:

- United States Visa
- Northwestern University WildCARD
- United States driver's license
- United States state identification card

PLUS

- Social Security Number, and International Tax Identification Number, or a completed W-8.

Q. How do I make an international wire transfer?

A. Students who have a U.S. Bank checking account can come to any U.S. Bank branch to make an international wire transfer. Currency exchange rates vary from day to day. To receive an international wire transfer, you need an ABA number or Swift number as well as your bank account number, name on the account and the bank address from your country of origin.

Q. How do I obtain a money order or an official check?

A. You can come to any U.S. Bank branch to obtain a money order or an official check. There is a \$6 charge for a money order and a \$7 charge for an official check. In the absence of a U.S. Bank account, the money order or official check must be issued against cash (U.S. currency only).

Q. How do I make a deposit into my U.S. Bank account?

A. Deposit funds at any U.S. Bank location. You can make a deposit with cash, official check or a money order. All deposits must be made in U.S. dollars only. No foreign currency or foreign check can be accepted.

The closest branch is the **Northwestern University Office; Norris University Center, Ground Floor • 847-475-3025**

Or, make a deposit at any U.S. Bank ATM that accepts deposits.

Q. When will my deposit be available?

A. In most situations, for a deposit to be made to a consumer checking account, \$100 is available for use immediately. The balance of the deposit will be available to cover items that are posted to the account the same day the deposit is made.

Exceptions:

- For new customers making a deposit in the branch, the balance of the deposit is available the fifth business day after the date of deposit. A new customer is defined as a customer who has opened a new account in the past 30 days and has no existing deposit relationship with U.S. Bank.
- Cash deposits and electronic direct deposits are available immediately.
- For deposits made at another bank's ATM, the balance of the deposit is available the fifth business day after the date of deposit.

Remember:

- Saturdays, Sundays and Holidays are not business days; deposits made on these days will be considered deposited on the next business day that U.S. Bank is open.
- Deposits made after the end of the processing day in your branch are considered deposited on the next business day (generally mid-afternoon in the branch and 6 PM at the ATM).
- Deposits sent by mail are considered deposited the day the deposit is received.

Other Important Information:

- Available Balance is the amount of funds available for the customer's immediate use.
- Overdraft fees or insufficient funds fees are assessed when the transaction causes the Available Balance to become negative or occurs while the Available Balance is negative.
- When a U.S. Bank Check Card is used, that transaction amount should be deducted from the check register balance immediately.

Please refer to the "Your Deposit Account: Terms and Conditions" brochure for details regarding the U.S. Bank Funds Availability Policy and Electronic Banking Agreement.

Banking Basics

You already may know how to complete banking functions in your own country, but following are some basics on how to bank in the United States.

Checking Accounts Defined


A checking account is the main account that you will use to access money that you need for day-to-day expenses. While it's called a checking account, there are many ways to access money in this account – a check is just one of them. You can also withdraw money from an ATM machine. You can draw on this account using a check card or you can write a check. Before ATM machines and check cards were invented, checks were the primary way in which people accessed money in their checking account.

James C. Morrison
1765 Sheridan Drive
Your City, State 12345

101

DATE **1** *December 1, 2007* 00-6789-0000

PAY TO THE ORDER OF **2** *American Utility Company* \$ **3** *391.58*

4 *Three hundred ninety-one and 58/100* DOLLARS  Security Features Included. Details on Back.

usbank Five Star Service Guaranteed usbank.com

MEMO **6** *Utility Bill* **5** *James C. Morrison* **MP**

⑆0 0 0 0 6 7 8 9 4 1 ⑆ 1 2 3 4 5 6 7 8 ⑆ 0 1 0 1

How To Fill Out A Check

- 1** Date line: Record the date that you write the check.
- 2** Payee line: Record the name of the person or business to whom the check is written.
- 3** Amount field: Starting at the far left of the box, write the amount of the check in figures. Placing the figures at the far left will prevent anyone from adding a digit in front of the amount you've indicated.
- 4** Dollars line: Starting at the far left, write the dollar amount of the check in words and the cents as a fraction of 100. Draw a line in the remaining space.
- 5** Signature line: Sign your name as it is printed on your checks. Do not sign a check until it is ready to be used. When you sign a check, you become responsible for paying the amount indicated on the check.
- 6** Memo line: Record what the payment is for.

The Check of Today

This check illustrates numerals across the bottom of the check imprinted in magnetic ink.

Electronic character recognition machines are used for sorting and processing these checks automatically.

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Your City, State 12345


101

① DATE *December 1, 2007* 00-6789-0000

PAY TO THE ORDER OF American Utility Company ⑤

\$ 391.58 ②

Three hundred ninety-one and 58/100 ②

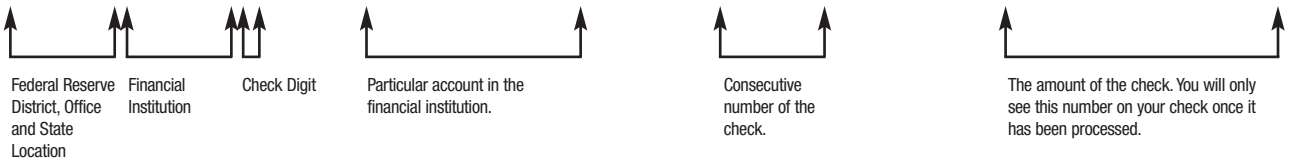
DOLLARS  Security Features Included, Details on Back.

usbank ④ Five Star Service Guaranteed usbank.com

MEMO Utility Bill James C. Morrison ③ MP

⑆ 0 0 0 0 6 7 8 9 4 1 ⑆ 1 2 3 4 5 6 7 8 ⑆ 0 1 0 1

What the numbers mean.




What makes a check a negotiable instrument?

- ① Date: Filled in and is not a “future” date, or “post-dated”
- ② Amount: Written in words and in numeric
- ③ Maker’s or Drawer’s Signature: Filled in and matches the name of the account holder
- ④ Drawee Bank: The bank or financial institution should be pre-printed on the check
- ⑤ Payee: Filled in and is the name of the person or organization for whom the check is written

How To Read Your Checking Account Statement

With a little basic knowledge, reading your checking account statement can be easy. Just use this tip sheet to guide you through your checking account statement and see for yourself just how easy banking can be!

- 1 Primary Account Number
- 2 Statement Period: Indicates the exact date that your statement covers.
- 3 Account Name & Summary: Specific product names are clearly identified and a detailed summary is provided.
- 4 Deposits/Credits: All deposits made to your account including credit line advances, automatic deposits and deposits made at the ATM are shown here.
- 5 Card/Other Withdrawals: Details any other withdrawal that is not made by a check. In this section, you'll find ATM withdrawals, and your Check card purchases. All service charges on your account will also appear in this section.
- 6 Check Activity: A complete list of checks posted to your account during the statement period. An (*) indicates that preceding check numbers are missing. If you have a question about a specific check, the reference number will help your bank's representative locate the item in question.



P.O. Box 1800
Saint Paul, Minnesota 55101-0800
03185 TRN 44293PRXP X ST01

Uni-Statement
Account Number:
1 123 4567 8901
Statement Period:
April 30
through
May 31

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To Contact U.S. Bank

By Phone: 1-800-US-BANKS
(1-800-872-2657)

Cincinnati Metro Area: 513-632-4141

Ending Account Balance:
\$3,051.26

3 SUMMARY OF YOUR BANK RELATIONSHIP

This section reflects the total balances **1** all accounts on this statement

4 INTEREST CHECKING Member FDIC

Account Number 1-123-4567-8901
U.S. Bank National Association

5 Deposits / Credits

Date	Description of Transaction	Reference Number	Amount
May 15	Deposit		\$ 146.79
Total Deposits/Credits			\$ 146.79

Card Withdrawals

Date	Description of Transaction	Reference Number	Amount
Apr 30	Purchase On 11701 CINTI OH GAP	8220065632	\$ 27.55-
May 1	Purchase On 2364 CINTI OH BP OIL	9293475993	\$ 13.76-
May 3	Purchase On 8653 OXFORD FOLLETT'S	64788246538	\$ 98.97-
May 7	ATM Withdrawal 4TH & MAIN CINCINNATIOH		\$ 50.00-
May 15	ATM Withdrawal 7763 MONTGOME		\$ 20.00-
May 22	ATM Withdrawal 7425 STATE RD CINCINNATIOH		\$ 60.00-
May 22	Fee ATM Withdrawal At Other Network	0400006279	\$ 1.50-
Total Card Withdrawals			\$ 271.78-

Other Withdrawals

Date	Description of Transaction	Reference Number	Amount
May 15	Electronic Withdrawal GREAT LAKES Payment	580360574	\$ 264.22-
Total Other Withdrawals			\$ 264.22-

Checks Presented Conventionally

Check	Date	Ref Number	Amount
0197	Apr. 30	4542598648	\$45.47
0198	May 4	6024965452	\$13.06

Balancing Your Checking Account

So what does reconciling your statement mean? It means checking to make sure that the balance you think you have in your account is the same as the balance your bank is reporting. However, you may have written checks or initiated other transactions that have not posted to your account. The steps to reconciling your account are:

1. Enter the ending balance shown on your statement.....	\$	
2. Enter the total of any outstanding deposits.	\$	
3. Total lines 1 & 2	\$	
4. Enter the total of any outstanding withdrawals.....	\$	
5. Subtract line 4 from line 3. This should balance with your current checkbook register.....	\$	

Banking Tips

- When making a purchase, double-check the total to make sure it was calculated correctly. Count your change when it is given to you to make sure you received the correct amount.
- Don't keep large amounts of cash on your person or at home. Determine how much cash you will spend in a given day, add \$10 or \$20 for emergencies and carry that amount. This will prevent loss or theft of your money.
- Remember that there are several types of ATMs. Some require that your card be inserted for the entire transaction while other scan your card and return it immediately. Follow the instructions on the screen carefully, and do not walk away from the machine until you have completed your transaction and the screen indicates it is ready for a new customer.
- Do not give an ATM PIN number to anyone, including close friends or roommates.
- If your checkbook, ATM card or credit card is lost or stolen, notify your financial institution as quickly as possible.
- In case you lose your credit card, make a photocopy of both sides of your credit card and keep it in a safe place. If you do lose your credit card, immediately report the loss to the company or bank that issued the card. This will prevent unauthorized charges to your account.
- Tear or shred any documents that contain personal information. This includes credit card receipts, insurance forms, physician and bank statements, and even credit card offers. An alarming number of thieves are willing to go through your trash to find useful information.
- Don't give out personal information over the phone, through the mail, or online unless you initiate the contact or know the caller.

When receiving e-mail requests, do not respond to any messages asking you to "verify your account information." This type of fraud abuse is called PHISHING. U.S. Bank will never ask you to verify your PIN, Social Security number, or other private information via e-mail. If ever you are in doubt about a message you have received from a financial institution, call that company or financial institution to verify.

- Secure and lock up all extra checks you are not using.
- Deposit outgoing mail directly into post office boxes, not in your own mailbox. A thief may obtain personal information (including account numbers) from bills you are sending out. If you're going on vacation, ask the post office to hold your mail.
- Carry only as many credit cards as you need, and cancel any credit cards you rarely use.
- Carefully review your bank account and credit card statements, instead of just glancing over them. This is typically the first place you'll notice the signs of identity theft.
- Call your bank or credit card company if an account statement is late. If a statement is late, someone may have stolen your credit card and changed the billing address so you wouldn't notice the additional charges they racked up.
- If you suspect that you may be a victim of fraud, order a copy of your credit report. Even if you don't think you've been a victim of fraud, order a copy of your credit report once a year to verify the accuracy of the report.

- If you are a victim of fraud, call all three major credit bureaus and request a 'Fraud Alert' on your name and Social Security Number or International Tax Identification Number. Any company that checks your credit will know your information was stolen, and they have to contact you by phone to authorize new credit. To report fraud:
 - Equifax 1-800-525-6285
 - Experian (formerly TRW) 1-800-397-3742
 - Trans Union 1-800-680-7289
 - Social Security Administration (fraud line) 1-800-269-0271
- If you are concerned about your credit as well as identity theft, then you may consider signing up for a credit watch program that sends regular updates on any credit activity done in your name.

If you have questions or would like more information on any of these topics, please contact the U.S. Bank branch at Northwestern.

U.S. Bank at Northwestern
Norris University Center, first floor
847-475-3025

