**Getting Started**

Bring the following items to open a bank or credit union account:

- Your passport, Visa Document and at least $25 (cash, checks, or traveler's checks) to deposit.
- You will be asked for your social security number (SSN), but it is not required to open an account for most banks. If you are eligible for a SSN, just tell the bank you will give them the number after you receive it.
- You will be asked to fill out a Form called W-8 BEN. The purpose of this form is to state that you are receiving non-service income and wish to claim exemption from taxes. Everyone who does not have a social security number must fill-out this form. Once you receive a social security or individual taxpayer identification number, inform your bank of the number.
- Banks are not open on Sundays or public holidays.

**Banks Close to Campus**

- **Bank of America: NorthGate Branch**
  
  1058 West Club Blvd (by Northgate Mall) Durham 27701
  
  Tel: 919.956.2254
  
  Tel: 800.432.1000 (national customer service)
  
  www.bankofamerica.com

  **Duke students/employees:** Free checking account with direct deposit of at least $250/month and no minimum balance required.

  **Additional services:** Debit/Check card has photo ID; ATMs are located in the Bryan Center, outside the Food Court of Duke Clinics and in the basement of Duke Hospital. Incoming international wire: $35; Outgoing international wire: $35.

  **Hours:** Monday-Thursday 9am-5pm, Friday 9am-6pm, and Saturday 9am-1pm.

- **SunTrust: Duke Erwin Branch**
  
  2714 Erwin Rd (corner of Erwin & LaSalle) Durham 27705
  
  Tel: 919.384.7301
  
  www.suntrust.com/

  **Additional services:** SunTrust has 30 ATMs and 12 branches in Durham with convenient hours - 4 branches are open on Sundays. There are 3 ATMs on campus - at the Bryan Center, outside the Food Court of Duke Clinics and in the basement of Duke Hospital.

  **Hours:** Monday-Thursday 9am-5pm, and Friday 9am-6pm.

- **Wells Fargo Bank: Durham West Main Branch & Duke Medical Center**
  
  Durham West: 2000 W Main St (corner of Main and 9th) Tel. 919.416.6050

  **Hours:** Monday-Thursday 9am-5pm, Friday 9am-6pm, and Saturday 9am-1pm

  Duke Medical Center: Duke Clinics, 1st floor. Tel. 919.688.3261

  **Hours:** Monday-Friday 9am-5pm

  https://www.wellsfargo.com/

- **Duke Credit Union**
  
  2200 West Main Street (Erwin Square Plaza)
  
  Tel. 919.684.6704
  
  www.dukefcu.org

  Only for people employed by Duke and receiving a regular paycheck. You must have a Social Security number to open an account. Make sure to bring your Duke ID with you.

  **Hours:** Monday-Thursday 8am-5:00pm and Friday 8am-5:30pm
WIRING MONEY FROM HOME

All electronic transfers require (extra fee charged for sending/recieving wires)

- Names of both banks, bank addresses and telephone numbers
- Your account numbers at both banks
- Accepting bank’s routing number

BANKING TERMS

- Debit/Check Cards
  It is an alternative payment method to cash. Virtually, all debit cards link to your bank account and allow you to spend the money in your account by having your debit card swiped like a credit card at ATMs, stores, restaurants, etc. If you go to a store, you’ll have a cashback option after you make your payment, you can get cash like you do at ATMs.

CAUTION!! With DEBIT/CHECK Cards, you can only use up to the amount you have in your bank account. Beware of overdraft fees and ask your bank about any overdraft protection measures. Debit cards may also be used at ATMs to withdraw money but be prepared to pay a fee ($2-$3) for using an ATM not affiliated with your bank.

- PIN Numbers
  When you are issued a credit or debit card, it will come with a Personal Identification Number (PIN). In order to use your card at ATMs, as well as to use some other features, you must memorize your PIN. To prevent identity theft, don’t write it down where people can find it. Instead memorize the number. Also, you should pick a random combination of numbers for your PIN.
  Please note: Use caution when using your ATMs after dark or in poorly lit areas.

- Obtaining a CREDIT CARD
  One must have a social security number in order to apply for a credit card. Even then, it is not a guarantee that you will qualify for a credit card. The amount of money you have in your regular bank account seems to play a role. The bigger the deposit you have in your account, the better the probability of being approved for a card. This may not be fair but it is reality. It also seems to help if you are here for a few months actively using your debit card.

That said, once you have a social security, you can apply for a credit card from your bank (or another bank). If your bank refuses your application, ask to apply for a secured credit card. A secured card requires that you put down a deposit which becomes your credit line. Making regular payments on a secured credit card will improve your credit history, which will then give you a very good chance of receiving an unsecured card a few months later.

ADVICE FROM OTHER INTERNATIONALS ON HOW TO OBTAIN A CREDIT CARD

Undergraduates & Graduate Students
- After receiving my SSN, I applied for a Citibank credit card. I applied for the Citi Platinum Select Visa Card for College Students.
- I applied for a Capital One credit card online, four months after I arrived in the United States. I had my social security number.
- I was able to obtain an American Express Student Credit Card after having my debit card for six months.

Duke Employees
- I obtained a credit card through Bank of America. Limit of $500 and I had to open a savings account to secure the card.
- I obtained a secured credit card at Duke Credit Union. I got it after two weeks without any troubles. Required documents: passport, SSN; $575 for secured credit card, returned back after one year.