



Banking Tips for International Students

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Landlords and property management companies often require a written check to pay rent on an apartment or house. This is easier to do when you have a local checking account.

It is important to note that wire transfer fees at most U.S. banks can become very expensive, and it can take a few days to access the funds transferred. Many international students and scholars find that having a local account saves them time and money.

Considerations When Choosing a Bank

- Do you need a banking branch location that is available nationwide or primarily local?
- Are Automated Teller Machines (ATMs) locations on campus, close to campus or close to where you live?
- Can your home country bank access your U.S. account?

About ATMs

- You must use your debit card and Personal Identification Number (PIN) to access the ATM
- You can deposit checks, and many ATMs allow you to deposit cash. Check with your bank to confirm.
- You can use the ATM to quickly withdraw cash.
- Your bank will have a limit on the amount of cash you can withdraw from an ATM per day.
- Use ATMs affiliated with your bank as much as possible, otherwise you will be charged extra fees.

What to Bring When You Open an Account

- Money to deposit
- Your passport or approved form of identification
- A printed copy of your I-94 or I-94 card (arrival/departure record)
- A printed copy of your Form I-20 (for F-1 students) or DS-2019 (for J-1 exchange visitors)
- Local mailing address
- One of the following **showing your local mailing address:**
 - Utility bill
 - A copy of your lease or housing agreement

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