Banking in the U.S. - Frequently Asked Questions

Bank of the West is proud to be the official bank of UC Berkeley and pleased to have the opportunity to help you prepare for your move to the U.S. The following are some helpful answers to questions you might already be asking yourselves.

**Who is Bank of the West?**

As the official bank of UC Berkeley, Bank of the West provides friendly, local service backed by the global strength of BNP Paribas.

Bank of the West makes adjusting to Berkeley life easier with a branch and 10 ATMs on campus and an awesome mobile banking platform, so you can conduct your banking needs safely and securely.

As an international student you will benefit from the support and assistance of the International Banking Group, a team dedicated to helping international customers with their banking needs.

**Can I open an account before I arrive? How do I set up an appointment?**

No. We need to verify your identity in person in order to open your account.

As portions of the country start to re-open, we continue to help individuals with their money matters. To promote physical distancing, we encourage you to coordinate with our International Banking Group to start building your profile and schedule an appointment today - click here.

**What documents are required to open a bank account at Bank of the West?**

International students should have a valid passport and an initial deposit of at least $20. (For accounts opened at an on-campus event, the opening deposit can be made later at the branch or through electronic transfer.)

**Do I need a Social Security Number to open an account?**

No! It is possible to open an account without a social security number, but a valid passport is required and the account must be opened in a branch.

**Is there any monthly service charge or a minimum balance to maintain on the account?**

No. Presenting your Cal 1 Card (student identification card) upon account opening guarantees you up to 6 years with no monthly service charges, and no minimum balance requirement.

There is, however, a $20 one-time minimum initial opening deposit to be made upon the opening of the account. (For accounts opened at an on-campus event, the opening deposit can be made later at the branch or through electronic transfer.)

Bank of the West recently launched their 1% for the Planet checking account, the first bank account designed for climate action. Good news - both accounts have $0 monthly service charge as long as you are under the age of 25.
Can I access my account online or on my mobile phone?

Yes. Your checking account comes with state-of-the-art online and mobile banking. You can check your balances, view transactions, make transfers and set up low balance alerts. You can also use the app to make mobile deposits and easily set up bill payments with the snap of a picture.

How can I transfer money from abroad?

The best way is to send an International Wire through your foreign bank. At the time of the account opening we will provide all the information necessary and the account will be up and running the very same day.

Is a credit card being offered through the Bank of the West student program?

There is no credit card offer associated with the UC Berkeley Student Checking account but you will receive a Mastercard ® debit card.

You may use your debit card to pay in stores, online and to withdraw cash at ATM machines.

Does Bank of the West have a branch and ATM machines on campus?

Bank of the West has a branch on campus in the MLK Jr. Building and one branch in Downtown Berkeley on Shattuck Avenue. In addition there are 10 Bank of the West ATM machines across the campus.

Who should I contact if I have more questions?

Please send an email to international.students@bankofthewest.com and a representative from our International Banking Group will get back to you as soon as possible.

Learn more about Bank of the West and check out our 10 Financial Tips for International Students.

Disclosures:

1. Customer count includes bank-wide individual and business accounts (does not include secondary customers).

The UC Berkeley Student Checking account offer is only available to UC Berkeley Students. A current student Cal 1 Card, transcript, class schedule, or for incoming students an acceptance letter, must be presented at account opening. All accounts are subject to the Bank’s standard Terms and Conditions and Schedule of Fees and Charges. Renew your UC Berkeley Student status before the 6-year anniversary of your account by presenting a valid UC Berkeley Student Cal 1 Card. Otherwise, your account will be converted to our Any Deposit Checking account and the $5 monthly Student Perks Bundle fee will no longer be waived.