



BANKING IN THE U.S. - FAQs

Can I open an account before I arrive?

No. We need to verify your identity in person in order to open your account. As the state of California begins to reopen from the Covid-19 Pandemic, be sure to do your research to ensure the branch you plan to visit is open for in-person visits.

What documents are required?

Non-resident applicants should bring a valid passport and a secondary form of identification, such as an ID from your country or a driver's license. If available, please bring a social security number or Taxpayer Identification Number.

Do I need a Social Security Number?

No. It is possible to open an account without a social security number. If available, international student applicants should bring their Taxpayer Identification Number from their own country. However, it is possible to open an account without a social security number or Taxpayer Identification Number via a certification of non U.S. citizenship or residency with a W-8, which can be filled out and completed in-person with a branch team member.

What accounts are available to me?

As the official bank of UC Berkeley, Bank of the West has designed a UC Berkeley Student Checking account[1] with you in mind. This account has a \$0 monthly service charge as long as you are a UC Berkeley student.

We recommend visiting the [Bank of the West UC Berkeley site](#) for more information.

Is an initial deposit required to open the account?

The UC Berkeley Student Checking account does require 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).

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

No. Presenting your UC Berkeley student Cal 1 Card upon opening a UC Berkeley Student Checking account guarantees you no monthly service charges and no minimum balance requirement.

Can I access my account online or on my mobile phone?

Yes, you can access your account(s) online and on your mobile device [2]. 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 a bank in your home country. At the time of the account opening we will provide all the information necessary and the account can 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 make payments and purchases in stores and online and to withdraw cash at ATMs.

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

Bank of the West has a branch on campus in the MLK Jr. Building and a branch in Downtown Berkeley on Shattuck Avenue. In addition, there are 9 Bank of the West ATMs across the campus.

Who should I contact if I have more questions?

Get in touch with our [International Banking Group](#) to get answers to your questions. Schedule an appointment to start building your profile today – [schedule now](#)