

US Banking for International Students

Funds For Arriving In The US:

You may want to purchase traveler's checks or have a bank card or credit card you can use internationally during your travels to the US and FGCU. This will be helpful prior to establishing your bank account in the US for purchases such as meals, transportation, and hotel (if needed). Remember you will also need to pay university tuition and fees by the first week of the semester which may be a very large expense.

Opening a Bank Account:

There are many banks in our area and international students are free to select services from any bank. You may want to compare banking institutions to find one that best suits your needs for accessibility, interest rates, services and service charges. Considering the type of cash demands and expenses you will have as an international student, a good option is to open a "Checking Account" that provides you with a checkbook, a debit card and an ATM (automatic teller machine) card.

Students who want to open a bank account will need to present a primary form of identification (your passport) and possibly other documentation of your status such as your visa, I-20 form, or DS-2019. You may also want to bring a secondary form of identification (such as your FGCU student ID or US driver's license) if you have it.

Some of the local banks may have a representative on campus during your International Student Orientation. You can open a bank account directly with them, if you choose. However, you are able to select any bank you prefer. When you arrive, our staff will provide you with information and /or assistance in this process. For more information before you arrive to FGCU, please see the list of some local banks found below.

ATM Machines:

Once you establish a bank account, banks will offer you options to use debit cards, credit cards and/or ATM cards. On the FGCU campus there are currently ATM machines for Bank of America and Suncoast Schools Federal Credit Union. Although you can usually use bank cards issued by other banks at these ATM machines, you may be charged a fee for each use. Other ATM machines can be found throughout the community at grocery stores, shopping malls and bank offices.

List of Some Local Banks:

Colonial Bank (located at Corkscrew Rd. & US 41, approx. 5 miles from FGCU)
www.bankcolonial.com

Bank of America (located at Miromar Outlet Shops, approx. 2 miles from FGCU,
www.bankofamerica.com also has some international banking affiliates)

Wachovia Bank (located at Miromar Outlet Shops, approx. 2 miles from FGCU)
www.wachovia.com

Royal Palm Bank (over 10 miles from FGCU, but is familiar with international clients, and
www.royalpalmbank.com European banking systems).