Be aware of identity theft and follow these simple suggestions

Identity theft is the theft of your private information (name, birth date, social security number, etc.) and use of it for fraudulent purposes which results in damage to your credit history.

- Destroy private records and statements prior to throwing away.
- Secure your mail. Empty your mailbox daily.
- Safeguard your social security number. Never carry your social security card with you unless you need it for a specific purpose.
- Never leave ATM, credit card or other receipts behind.
- Never let your credit card out of your sight or loan it to anyone.
- Know who you are dealing with and do not give out private information when it is not necessary.
- Be defensive about your private information. Question whether your social security number, driver’s license number or other private information is required or optional.
- Review your bank records and credit card statements carefully.
- If something looks wrong or if you have lost your bank card or credit card, contact the bank or company immediately.
- If you think you are the victim of identity theft, report this to UNH Police and ask if you need help in contacting companies/bank/etc.

Local Banks and ATM’s

**Federal Savings Bank**
7A Mill Road Plaza
Durham, NH 03824
(603) 868-1111
[www.fsbdover.com](http://www.fsbdover.com)

**NH Federal Credit Union**
7K Mill Road
Durham, NH 03824
(603) 868-2085
[www.nhfcu.org](http://www.nhfcu.org)

**Peoples United Bank**
70 Main Street
Durham, NH 03824
(603) 868-5574
[www.people.com](http://www.people.com)

**Peoples United Bank ATM**
Memorial Union Building – UNH
82 Main Street (24-hour access)
First Floor, bookstore entrance

**Bank of America ATM**
50-52 Main Street
Durham, NH 03824

**Bank of America**
140 Main Street
Newmarket, NH 03270
(800) 432-1000
[www.bankofamerica.com](http://www.bankofamerica.com)

Banking in the United States

A Guide for New International Students & Scholars
First Steps

It is not advisable to carry large amounts of money or to keep large amounts of money in your apartment or dorm room. You should open a bank account as soon as possible. Ask other international students where they bank and why they like their bank.

Things to ask when opening a bank account:

- How close is the bank to school or where I live?
- Is there an ATM (automatic teller machine) for this bank on campus or close to where I live?
- Are there monthly fees for a checking or savings account?
- Is there a minimum amount of money I need to keep in my account?
- Does the bank have a no-fee account for students?
- Do I have to pay for check printing?
- Can I receive a wire transfer of money from home? What are the fees for this?

Do I need a social security number to open a bank account?

- Banks will often ask for your social security number when you open an account, but this is not always required. If you do not have a social security number, you should fill out a form W-8BEN to confirm your overseas residence and avoid withholding of taxes on any interest that you earn.
- If you later receive a social security number or taxpayer identification number, you should report the number to your bank.

What do I need to bring to the bank to open an account?

- Your passport & I-94 card
- Your I-20 or DS-2019 form
- Cash or check for your first deposit
- Social Security card, if you have one
- School ID card
- Know your correct mailing address (GSS Box or Street Address)

Common concerns and mistakes

- Banking fees: you may be charged fees to use an ATM machine that is not from your bank. There may also be monthly fees on a checking or saving account if you do not keep a minimum amount of money in the bank.
- A “bank debit card” looks very much like a credit card and may even have a Visa or MasterCard logo on it. Bank debit cards take money directly out of your checking or saving account and are not credit cards.
- US paper currency is all the same size. Be sure you are looking closely at your bills when paying someone in cash. US coins do not follow the rule “bigger is worth more”. Don’t hesitate to ask if you need help in understanding US currency.

Learn how to write a check and maintain your checkbook register

- Use your checkbook register or online banking to keep track of all checks that you write, all deposits and withdrawals and all fees charged to your bank account. By keeping careful track of how much money is in your account, you will avoid having a check “bounce” – meaning that there was not enough money in your bank account. Banks will charge a fee if you have a check that bounces. In addition, the company you were trying to pay may also charge you fees for a bounced check.
- If you do not know how to fill out your checks, ask for help at the bank when you start your account or come to see an International Student Advisor.

Make a budget and stick to it!

- Follow this simple rule: if you can’t afford it, don’t buy it or charge it.
- Pay your bills on time every month. This will help you to build a good credit history.
- A poor credit history can hurt your chances of getting an apartment, a car or personal loan, or a credit card.
- Before you move, notify your bank, credit card company, phone company and other companies of your new address so that you do not miss your bills or statements.