During the campus-wide Orientation, banks will have representatives on campus to answer questions and help you open accounts. Ask about ATM and checking fees and minimum balances; some banks offer special student rates for accounts opened during Orientation.

Larger national banks tend to offer more comprehensive international services, such as wire transfers, international drafts, foreign currency exchange, and foreign traveler's checks. It may take longer to complete such transactions at smaller banks.

Wellesley College has a Bank of America ATM in the Campus Center. Banks within walking distance are:

- Bank of America, [www.bankofamerica.com](http://www.bankofamerica.com)  
  - 185 Linden Street, Phone: 781-235-1888
- Santander Bank, [www.santanderbank.com](http://www.santanderbank.com)  
  - 277 Linden Street, Phone: 781-235-7483
- Citizens Bank, [www.citizensbank.com](http://www.citizensbank.com)  
  - 182 Linden Street, Phone: 781-239-3300
- Wellesley Bank, [www.wellesleybank.com](http://www.wellesleybank.com)  
  - 40 Central Street, Phone: 781-489-7600
- People's United Bank, [www.peoples.com](http://www.peoples.com)  
  - 200 Linden Street, Phone: 781-416-0904
- Webster Bank, [https://public.websteronline.com/personal](https://public.websteronline.com/personal)  
  - 84 Central Street, Phone: 781-239-9702

Other Banks in Wellesley

- Century Bank, [www.centurybank.com](http://www.centurybank.com)  
  - 258 Washington Street, Phone: 781-235-6500
- First Commons Bank, [http://www.firstcommonsbank.com/68104/mirror/](http://www.firstcommonsbank.com/68104/mirror/)  
  - 161 Linden Street, Phone: 617-243-4400
- First Republic Bank, [https://www.firstrepublic.com/](https://www.firstrepublic.com/)  
  - 284 Washington Street, Phone: 781-239-9881
- Needham Bank, [https://www.needhambank.com/](https://www.needhambank.com/)  
  - 458 Washington Street, Phone: 781-237-0210
- Brookline Bank, [https://www.brooklinebank.com/](https://www.brooklinebank.com/)  
  - 448 Washington Street, Phone: 781-235-4555

For more banks in Wellesley or bank locations near Wellesley College, check the Internet for a full listing.
OPENING A BANK ACCOUNT

Banks’ Customer Identification Programs (CIPs)

U.S. financial institutions are required to verify the identity of every individual who opens a bank account. In compliance with federal regulation, all banks operating in the U.S. have established Customer Identification Programs that they are to follow for anyone who seeks to open an account. Below is the minimal information a bank must obtain from you before allowing you to open an account:

- Your name
- Your date of birth
- Your street address – no P.O. Box
- An identification number

An identification number can be one or more of the following:

- A taxpayer ID number (Social Security number or individual taxpayer ID number)
- Passport number and country of issuance
- Alien identification card number
- Any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

What to Bring When Opening an Account

- Money to deposit
- Your passport and one other form of identification
- Form I-94 (print out a copy at www.cbp.gov/I-94)
- Form I-20 or Form DS-2019
- Local mailing address: Be sure you know all address details (street name and number, mailbox number, town zip code). Bring proof that this is your address, like a bill or letter you have received there.
- Your mother's maiden name: The bank will ask you for your mother’s maiden name (your mother’s family name before she was married) or some other family name. This name is used as a security check when you need to contact the bank with questions.
- Taxpayer Identification Number – Required by some but not all banks. The following are acceptable to use:
  1. Social Security number (SSN) - if you have applied but not yet received your SSN, bring your receipt notice
  2. Individual Taxpayer Identification Number (ITIN) - Issued by the IRS to those not eligible for a Social Security number. If you will apply for an ITIN you will need to open your bank account and then apply for an ITIN.
  3. Form W-8 BEN (for those not eligible for a Social Security number or ITIN)