



## **Information for Banks near GWU**

The following services are offered as of July, 2013\*:

**Checking and Online Services:** Most banks offer free checking accounts and various online banking services free of charge. Many now have smart-phone-ready technology to enable transactions to occur using phone apps.

**Personal Checks from Foreign Banks:** Some banks cash personal checks from foreign accounts. The length of time for the money to be accessible from the Washington, DC location depends on the amount and the currency in which the check was initially written. There are often fees associated with cashing a foreign check. Most banks suggest wire transfers as a cheaper alternative. A currency exchange office can also draft checks.

**Traveler's Checks:** Travelex Currency Exchange will cash American Express, Visa, or MasterCard traveler's checks. All banks will cash traveler's checks issued by American Express. United Bank and Bank of America may also cash traveler's checks for non-account holders. Bank of America will cash checks (checks must be in US dollars) endorsed by either American Express or Visa up to \$1,000 per day. United Bank will cash traveler's checks with a standard 9-digit routing number. All locations require a passport for such transactions; Travelex Currency Exchange requires a passport AND a permanent address for transactions over \$1,000.

**Availability:** The banks listed have branches and ATMs readily available around Washington, DC. Bank of America, a nation-wide bank, has the most branches and ATMs outside of the DC Metro area. United Bank has fewer branches and/or ATMs than the other banks, but it offers a high degree of personal contact and can assist in fulfilling customer banking needs from around the world, by telephone and the Internet.

**Credit:** Bank of America and United Bank have forms of credit for those without social security numbers. This can be useful in building a credit history in the United States. United Bank offers CD secure loans (for an amount which the customer deposits prior to needing a loan), and Bank of America offers this in the form of a credit card as well. SunTrust offers credit to those without a social security number, if they have a co-signor with a social security number and acceptable credit history. Wachovia offers a special "Secured Card" program for individuals without social security numbers. This card acts like a credit card and allows the holder to build credit.

**Wire Transfers:** All locations receive and send wire transfers. Travelex Currency Exchange offers the lowest rates for this service.

**To Open a Bank Account:** You will most likely need to bring your passport, visa, a second form of identification (your GWorld, a foreign driver's license, a foreign credit card, an overseas debit card, etc.), your permanent overseas address, and your DC address (this might be the address of a friend). Some banks may require proof of an international bank account. When your information changes (e.g., you get a social security number, move to a different address, etc.), you must update your contact information at your bank.

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\* The George Washington University does not favor any particular bank and strives to present this information in an objective and equitable manner.

	<i>Nearest Branch &amp; Hours</i>	<i>Nearest ATM</i>	<i>Special Offers</i>	<i>Contact Information</i>
<b>Bank of America</b> 	<ul style="list-style-type: none"> <li>▪ 2001 Pennsylvania Ave., NW: M-R 9-5, F 9-6</li> <li>▪ 1801 K Street, N.W.: M-R 9-5, F 9-6</li> <li>▪ #3 Dupont Circle, N.W. M-R 9-5, F 9-6, Sat 9-12</li> </ul>	<ul style="list-style-type: none"> <li>▪ 2001 Penn. Ave., NW</li> <li>▪ GW Thurston Hall, 1900 F St., NW</li> <li>▪ GW Rome Hall, 801 22<sup>nd</sup> St., NW</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cash personal checks from foreign accounts.</li> <li>▪ Credit cards available to international students without SSN</li> <li>▪ No minimum balance. No Monthly maintenance fee using eBanking.</li> </ul>	<ul style="list-style-type: none"> <li>▪ 2001 Penn Branch: 202-624-4950</li> <li>▪ K St Branch: 202-624-5110</li> <li>▪ <a href="http://www.bankofamerica.com">www.bankofamerica.com</a></li> <li>* When you call a branch number, you will most likely be redirected to a national customer service representative.</li> </ul>
<b>Capital One Bank</b> 	<ul style="list-style-type: none"> <li>▪ 1717 Pennsylvania Ave., NW: M-R 9-5, F 9-6</li> <li>▪ 1850 K ST, N.W. M-R 9-5, F 9-6</li> </ul>	<ul style="list-style-type: none"> <li>▪ Duques: 2201 G St NW</li> <li>▪ Foggy Bottom, 2301 Eye St., NW</li> <li>▪ Foggy Bottom Metro</li> </ul>	<ul style="list-style-type: none"> <li>▪ No annual fee and no transaction fee</li> <li>▪ Savings and Checking available without SSN</li> </ul>	<ul style="list-style-type: none"> <li>▪ K St. Branch: (202) 822-3641</li> <li>▪ Penn Ave Branch: 202-467-4705</li> <li>▪ <a href="https://www.capitalone.com/">https://www.capitalone.com/</a></li> </ul>
<b>United Bank</b> 	<ul style="list-style-type: none"> <li>▪ 1875 Eye St., NW: M-R 9-4, F 9-5</li> <li>▪ 2301 M St., NW: M-R 9-4, F 9-5</li> </ul>	<ul style="list-style-type: none"> <li>▪ 1875 Eye St., NW</li> <li>▪ 2301 M St., NW</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cash personal checks from foreign accounts (Possible, but expensive)</li> <li>▪ Can apply over the phone</li> <li>▪ No SSN needed, but credit approval will depend on other factors such as credit history, income, etc.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Eye St. Branch: 202-496-4001</li> <li>▪ <a href="http://www.unitedbankdcmetro.com">www.unitedbankdcmetro.com</a></li> </ul>
<b>PNC Bank</b> 	<ul style="list-style-type: none"> <li>▪ 1919 Pennsylvania Ave., NW: M-F 9-6</li> <li>▪ 1920, L ST., NW: Sat 9-4, Sun 11-3</li> </ul>	<ul style="list-style-type: none"> <li>▪ 1919 Penn. Ave., NW</li> <li>▪ 606 23rd St, NW</li> <li>▪ 1920 L St. NW</li> </ul>	<ul style="list-style-type: none"> <li>▪ International services hotline.</li> <li>▪ 1 incoming international or domestic wire (no fee) each month</li> <li>▪ Deposit personal checks from foreign banks – certain currencies no accepted.</li> </ul>	<ul style="list-style-type: none"> <li>▪ 1919 Penn Branch: 202-835-7110</li> <li>▪ L St Branch: 202-296-1023</li> <li>▪ Language Interpretive services: 1-888-PNC-Bank</li> <li>▪ <a href="http://www.pncbank.com">www.pncbank.com</a></li> </ul>
<b>SunTrust Bank</b> 	<ul style="list-style-type: none"> <li>▪ 19<sup>th</sup> &amp; K St., NW: M-F 9-5</li> <li>▪ 2250 M St., NW: M-F 9-5</li> <li>▪ 17<sup>th</sup> &amp; I St., NW</li> </ul>	<ul style="list-style-type: none"> <li>▪ 19<sup>th</sup> &amp; K St., NW</li> <li>▪ 23<sup>rd</sup> &amp; M St., NW</li> <li>▪ 1750 New York Ave, NW</li> </ul>	<ul style="list-style-type: none"> <li>▪ Deposit personal checks from foreign banks (will be a collection time)</li> <li>▪ No minimum balance, no monthly fees</li> <li>▪ Credit available to students without SSN if they have a co-signer with a SSN</li> </ul>	<ul style="list-style-type: none"> <li>▪ 19<sup>th</sup> &amp; K Branch: 202-785-6160</li> <li>▪ <a href="http://www.suntrust.com">www.suntrust.com</a></li> </ul>
	<ul style="list-style-type: none"> <li>▪ 18TH &amp; K M-F 9-5</li> <li>▪ 17<sup>th</sup> &amp; Pennsylvania Ave.: M-F 9-5</li> <li>▪ 20<sup>th</sup> &amp; L St., NW: M-F 9-5</li> </ul>	<ul style="list-style-type: none"> <li>▪ Columbia Plaza Offsite, 502 23<sup>rd</sup> St., NW</li> <li>▪ 20<sup>th</sup> &amp; L St., NW</li> </ul>	<ul style="list-style-type: none"> <li>▪ Special “Secured Card” for students without SSN. Acts like a credit card. Allows students to a way to build credit.</li> <li>▪ Can Cash international checks. \$75 Fee. 2 week turnaround.</li> <li>▪ Free Checking and Savings Accounts</li> </ul>	<ul style="list-style-type: none"> <li>▪ 17<sup>th</sup> and Penn Branch: 202-879-7170</li> <li>▪ <a href="http://www.wachovia.com">www.wachovia.com</a></li> </ul>
<b>Citibank</b> 	<ul style="list-style-type: none"> <li>▪ 2101 L St, NW: M-R 9-5; F 9-6</li> <li>▪ 1775 Pennsylvania Ave., NW: M-R 9-5; F 9-6</li> </ul>	<ul style="list-style-type: none"> <li>▪ 1775 Penn. Ave NW</li> <li>▪ 2101 L St, NW</li> <li>▪ 2140 F St NW (FoBoGro)</li> </ul>	<ul style="list-style-type: none"> <li>▪ Free student account with no minimum balance or monthly fees</li> <li>▪ Special Student Package for GW</li> <li>▪ Students without Social Security Number can apply for credit cards.</li> </ul>	<ul style="list-style-type: none"> <li>▪ 2101 L Branch: 202-728-4914</li> <li>▪ <a href="http://www.citibank.com">www.citibank.com</a></li> </ul>

## INTERNATIONAL SERVICES OFFICE