



## U.S. BANKING FOR **INTERNATIONAL** STUDENTS.

### **A GUIDE ON GETTING STARTED AND GETTING THE MOST OUT OF YOUR EXPERIENCE**

Studying abroad will introduce you to a variety of new experiences — one of which will be managing your money in a whole new country. Opening a bank account in the United States makes it easier to deposit, access and stay in control of your money while you're here.

## **HELPFUL RESOURCES** FOR INTERNATIONAL STUDENTS

PNC Bank wants to ensure that you enjoy the best possible banking experience while you're in the United States. That's why we provide a variety of services to make it easier for you, including:

- ▶ **INTERPRETATION SERVICES** offered in more than 240 languages in some branches and over the phone.
- ▶ **BILINGUAL EMPLOYEES** available at some branches.
- ▶ **MORE THAN 9,000 ATMs FEATURING 10 OR MORE LANGUAGES** including Chinese, English, French, German, Italian, Japanese, Korean, Polish, Portuguese, Spanish and Vietnamese.
- ▶ **SPANISH-LANGUAGE RESOURCES** including a designated Customer Care Center line, 1-866-HOLA-PNC, plus educational materials and webpages, such as [pnc.com/espanol](http://pnc.com/espanol).



# OPENING YOUR ACCOUNT

As an international student, you must **APPLY FOR A PNC ACCOUNT IN PERSON** and you will need to provide the following information:

## ▶ NAME

## ▶ LOCAL (U.S.) ADDRESS

If you do not yet have a local address, you can still open a PNC account. Be sure to visit your branch or update your address information online as soon as you have a permanent U.S. address.

## ▶ HOME (COUNTRY) ADDRESS

## ▶ PHONE NUMBER

## ▶ EMAIL ADDRESS

## ▶ PRIMARY FORM OF ID / ORIGINAL PASSPORT

## ▶ SECONDARY FORM OF ID

This form of ID includes your photo, the issuing country, the ID number, and both the issue and expiration dates:

- ▶ **Employment Authorization Card** (I-688A, I-688B or I-766; accepted if you have a U.S. Social Security number)
- ▶ **Non-U.S. driver's license from the following countries:** Canada, China, Guam, India, Japan, Mexico, Puerto Rico, South Korea, Taiwan, the U.K. and U.S. Virgin Islands
- ▶ **Resident Alien ID Card or Permanent Resident Card**
- ▶ **Mexican Matricula Consular Card**

## ▶ FOREIGN TIN NUMBER

## DOCUMENTATION

While applying for an account, you may need to fill out documentation, including your **application** and your **signature card** to be kept on file at the bank.



# ESSENTIAL ACCOUNTS

## CHECKING ACCOUNT

This is the primary account for the money you'll use everyday for purchases like food, clothing, books and school supplies, and also to pay utility bills and rent. A checking account is safer than carrying cash and provides a record that can help you manage and keep track of your money.

### CHECKING ACCOUNTS GENERALLY INCLUDE:



#### SERVICE AT ATMs

Most ATMs will allow you to make withdrawals and deposits and view your account balances. PNC Bank customers can visit [pnc.com/locator](https://pnc.com/locator) to find the nearest PNC Bank ATMs.



#### DEBIT CARD

Allows you to easily pay for purchases. Money is withdrawn from your checking account, so you need to ensure that you have the available funds for your purchase to avoid potential overdraft fees.



#### ONLINE & MOBILE BANKING

These services allow you to access your accounts using your computer or mobile device (such as a smartphone or tablet). With online and mobile banking services, you may be able to:

- ▶ **Check account balances and view recent transactions**
- ▶ **Transfer money between accounts**
- ▶ **Pay bills online rather than using paper checks**
- ▶ **Deposit a check using your mobile device's camera and a mobile banking app**

## SAVINGS ACCOUNT

Savings accounts allow you to set money aside as an emergency fund or as a way to build toward a major purchase. With a savings account, your money may be able to earn interest and you may be able to link it to your checking account to provide Overdraft Protection should you overdraw your account.

# HOW TO ENROLL IN PNC ONLINE BANKING

After you have opened a PNC account, you can enroll in online banking.

1. Go to [www.pnc.com](http://www.pnc.com) and click on **"ENROLL IN ONLINE BANKING"** in the orange square at the top right of the page.
2. This will take you to the initial enrollment page, called **"Set Up Your Access to Online Banking."** Click on **"Get Started"** to begin.
3. **Verify your identity by entering your Social Security number** (also known as a United States Federal Tax Identification Number). If you don't have a Social Security number, PNC will generate a default number that you may use to set up access to online banking. This number will be sent to you by mail shortly after opening your account.
4. **Choose your user ID.** Your user ID must be 8 to 20 characters in length, is not case-sensitive and may not include spaces. You can use any combination of letters and numbers, and the following special characters: @ \_ . - . These special characters cannot start or end your user ID and can only be used once. Also, you may not use any personally identifiable information such as your name, account number or SSN/TIN.
5. **Choose your password.** Your password is case-sensitive and must also consist of 8–20 characters using letters and numbers, with no more than two consecutive identical letters, numbers or special characters, and it cannot contain a space. It cannot be the same as your user ID.
6. **Select your security features and your security questions.**  
NOTE: Choose your passwords and security questions carefully. Create passwords that are easy to remember but difficult for others to guess, and change them every few months. Never use the same password for banking as you do for other non-financial sites, such as social media or email. Be cautious about choosing security questions with answers that can be found easily on public websites or guessed. For more suggestions, visit [pnc.com](http://pnc.com) and search Cyber Security.
7. The Services page will now appear. Here you will begin by providing and confirming your email address.

8. You can choose to sign up for Online Statements and get access to up to 7 years' worth of statements for your deposit accounts and up to 48 months of statements for your credit card account.<sup>1</sup> It's secure, eco-friendly and FREE!<sup>2</sup>
9. Select whether or not you want to use **"Text Banking."** This service allows you to check your account balance, see previous transactions and more. After enrolling in Online Banking, simply register your device. You'll be able to text commands to PNCBNK (762265). Text "BAL" to check your account balance or "LAST" to see your recent transactions. Your wireless carrier may charge you standard text message rates. To see a complete list of commands, visit [pnc.com/mobile](http://pnc.com/mobile).
10. **Select whether or not you want to use Self Service Password Reset.** This service will allow you to reset your password for Online Banking using a phone number.
11. Click **"Next."**
12. **Please carefully review and agree to the Online Banking Service Agreement.** If you selected to set up Text Banking, you will be taken through the steps to set up this service.
13. **Review all of the information.** The confirmation page shows all your security selections.



# PNC'S MOBILE BANKING



## PNC'S MOBILE BANKING APP<sup>3</sup>

PNC's Mobile Banking app is available to PNC customers who use PNC's Online Banking service. PNC Mobile Banking allows you to monitor and track your spending, deposit checks, and more right from your mobile device.

### HOW TO ACCESS

Using your mobile device, you can download PNC's Mobile Banking app from your mobile app store.



# PNC OFFERS VARIOUS WAYS TO SEND AND RECEIVE MONEY

## ZELLE®

With Zelle® and PNC, sending money is easy. With just an email address or mobile phone number, you can quickly send money to people you trust, regardless of where they bank in the U.S.<sup>4</sup>

## MOBILE DEPOSIT®

When you deposit an approved check from your mobile phone, PNC *Express Funds* gives you the option, for a fee, to make the full amount available immediately for withdrawals and purchases.<sup>5</sup> PNC *Express Funds* is convenient when:

- › You want the peace of mind that the money will be available right away
- › A bill is due
- › You need access to your deposited check funds immediately

## WIRE TRANSFERS

If someone outside the U.S. wants to send you money, one of the fastest and easiest ways is to use a wire transfer, which deposits money directly into your account. To process these transactions, you will need to provide the following information to the person who will be sending you money so that their bank can wire funds to your account:

### › YOUR BANK'S SWIFT CODE

An international 8- or 11-character code, also known as a Bank Identifier Code (BIC). **PNC Bank's SWIFT Code is PNCCUS33.**

### › YOUR 10-DIGIT ACCOUNT NUMBER

- › Which can be found at the bottom of your check
- OR**
- › On your Online Statement, Account Activity page, or Posted Transactions section through Online Banking

### › ABA ROUTING NUMBER (INTERNATIONAL ROUTING NUMBER)

- › This nine-digit code is the first set of numbers on the bottom of your check. Please contact your bank to ensure that the number is correct prior to any wire transfer.

### › YOUR NAME

### › THE ADDRESS OF YOUR BANK BRANCH

# RECOMMENDATIONS AND SAFETY TIPS

## ▶ PROTECT YOUR PIN

A Personal Identification Number (PIN) is used to help ensure secure access to your funds when using your debit card for ATM cash withdrawals and when making purchases. Never share your PIN with anyone and note the privacy of your surroundings before entering your PIN onto any keypad or device.

## ▶ SIMPLE STEPS TO MAKE USING AN ATM A SAFER, BETTER EXPERIENCE

- ▶ To help avoid transaction fees, choose an ATM that is owned by your bank. If you use another bank's ATM, you may be charged a fee.
- ▶ If using an ATM after dark, try to use one that is well-lit or inside a building.
- ▶ If someone or something is making you feel nervous, push the "Cancel" button, take your card and move to a different machine.

## ▶ LIMIT THE AMOUNT OF CASH YOU CARRY, especially when traveling.

## ▶ AVOID SHARING account numbers, PINs and passwords with anyone.

## ▶ Always keep your banking information **SECURE AND OUT OF SIGHT.**

## ▶ Be cautious about **DOING BUSINESS WITH PEOPLE YOU DO NOT KNOW**, especially online.

## ▶ **AVOID USING ONLINE BANKING AND DOING ONLINE SHOPPING FROM PUBLIC WI-FI HOTSPOTS**, while a convenient service, these networks are generally less secure.

## ▶ **KEEP THE BANK UPDATED ON CHANGES** to your contact information, such as your phone number and address.

## ▶ **YOUR BANK WILL NEVER ASK YOU TO SEND THEM YOUR ACCOUNT NUMBER OR PIN VIA AN EMAIL OR A TEXT.**

If you receive an email asking you to send this information, do not reply. Contact your bank to let them know you received an email in their name asking for this information.

## ▶ If your debit card is ever lost or stolen, **NOTIFY YOUR CARD HOLDER IMMEDIATELY.** If you are a PNC Visa® Debit Card holder, **NOTIFY PNC IMMEDIATELY AT 1-888-PNC-BANK (1-888-762-2265).**

# ▶ QUESTIONS?

If you'd like to know more about banking in the U.S., visit your nearby branch, call 888-PNC-Bank and ask to speak to an interpreter, or visit [pnc.com/internationalstudents](http://pnc.com/internationalstudents) for answers, additional resources and information.

1 Statements may be accessed up to 7 years on deposit accounts and up to 48 months on credit cards. Online statement history will not be available for accounts that have been closed.

2 A fee may be charged if a paper statement is requested in addition to the online statement for an account. A fee may be charged for viewing or requesting certain types of images or paper copies.

3 PNC does not charge a fee for Mobile Banking. However, third-party message and data rates may apply. These include fees your wireless carrier may charge you for data usage and text messaging services. Check with your wireless carrier for details regarding your specific wireless plan and any data usage or text messaging charges that may apply. Also, a supported mobile device is needed to use the Mobile Banking app. Mobile Deposit is a feature of PNC Mobile Banking. Use of the Mobile Deposit feature requires a supported camera-equipped device and you must download a PNC mobile banking app. Eligible PNC Bank account and PNC Bank Online Banking required. Certain other restrictions apply. See the mobile banking terms and conditions in the PNC Online Banking Service Agreement.

4 Zelle should only be used to send to or receive money from people you trust. If you are unsure of a recipient's email address or mobile phone number, before using Zelle to send money to that person, you should contact the recipient to confirm the information. Neither Zelle nor PNC offer a protection program for goods or services purchased or sold in which Zelle is used for payment. Transactions typically occur in minutes between enrolled users. If a recipient is not enrolled with Zelle, it could take 1 to 3 business days to receive the money once the enrollment is complete.

5 After capturing your check images, if the check qualifies, we will offer the choice between standard funds availability at no charge or PNC Express Funds for a fee. Approved checks are eligible for immediate availability on withdrawals and/or purchases for a fee of 2% of the total check amount. A \$2.00 minimum fee will apply. If a check is returned due to insufficient funds, PNC will not debit your account. If your deposit is completed before 10 p.m. ET on a business day, your funds will also be available to pay checks or items during nightly processing. If your deposit is completed after 10 p.m. ET, your funds will be available to pay checks or items presented on the next business day. Note: With standard funds availability (no charge), checks drawn on PNC will be available the evening of your deposit to pay checks or items presented that evening for posting if your deposit is completed by 10 p.m. ET.

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