

### Checklist of Bank Services and Costs

|  | <b>Bank service</b>   | <b>Explanation</b>  |
|--|---|---|
|  | Minimum opening deposit   | \$0 for most basic accounts; none should be over \$100  |
|  | Minimum balance to avoid fees   | \$0 for most basic accounts; \$100-\$250 for accounts with more services  |
|  | Monthly Service Fee   | \$0 at most banks; \$3-\$10 per month at some   |
|  | Checking fees   | Unlimited free checking transactions at many banks; at least 10 free transactions monthly at all banks, with small fees for each check after that.        |
|  | Printed checks with your name   | Free for first order at some banks; charge for subsequent orders  |
|  | ATM fees  | Your own bank's ATMs: unlimited, free use is typical<br>Other banks; ATM: \$1.50 - \$3 fee from the other bank; possibly an additional fee from your bank |
|  | Online Banking and bill payment   | Free at some banks, a monthly charge at others  |
|  | Fees for bounced checks (checks returned because of insufficient funds) | Most banks charge fees if their customers write bad checks (with cannot be paid from their current funds) or if they deposit bad checks from others       |
|  | Overdraft protection  | Available at a few larger banks for a fee or as part of premium accounts, rarely included in basic accounts with low minimum balances                     |

### Banks In Rapid City

|                                  |   |
|----------------------------------|---|
| Bankwest                         | <a href="https://www.bankwest-sd.bank/personal/online-banking/">https://www.bankwest-sd.bank/personal/online-banking/</a> |
| Black Hills Community Bank       | <a href="https://bhcbank.com/">https://bhcbank.com/</a>   |
| Black Hills Federal Credit Union | <a href="https://www.bhfcu.com/">https://www.bhfcu.com/</a>   |
| Dacotah Bank                     | <a href="https://www.dacotahbank.com/">https://www.dacotahbank.com/</a>   |
| Dacotah Federal Credit Union     | <a href="http://www.dacotahfcu.com/">http://www.dacotahfcu.com/</a>   |
| First National Bank              | <a href="https://www.firstnationalbanks.bank/">https://www.firstnationalbanks.bank/</a>                                   |
| First Interstate Bank            | <a href="https://www.firstinterstatebank.com/">https://www.firstinterstatebank.com/</a>                                   |
| Great Western Bank               | <a href="https://www.greatwesternbank.com/">https://www.greatwesternbank.com/</a>   |
| Highmark Federal Credit Union    | <a href="https://www.highmarkfcu.com/">https://www.highmarkfcu.com/</a>   |
| Pioneer Bank & Trust             | <a href="https://www.pioneerbankandtrust.com/">https://www.pioneerbankandtrust.com/</a>                                   |
| Security First Bank              | <a href="https://security1stbank.com/">https://security1stbank.com/</a>   |
| US Bank                          | <a href="https://www.usbank.com/index.html">https://www.usbank.com/index.html</a>   |
| Wells Fargo                      | <a href="https://www.wellsfargo.com/">https://www.wellsfargo.com/</a>   |

When you open an account, bring the following with you:

- Passport
- I-20
- I-94
- Social Security Number (SSN).
  - If you do not have an SSN, tell the bank that international students are not allowed to have SSNs unless they are employed. If the bank refuses to open an account for you, IIC can write a letter for you to give to the bank.

|                                |                             |
|--------------------------------|-----------------------------|
| Your name                      | check # _____               |
| Your Address                   | _____ (A) _____, 20 _____ . |
| Pay to the order of: _____ (B) | \$ _____ (C) _____ .        |
| _____ (D)                      | _____ . Dollars             |
| MEMO _____ (F)                 | _____ (E) _____ .           |

### How to Write a Check

- **(A)** Write the month, day, and year in the blank space in the upper right corner
- **(B)** Write the name of the person, company, or organization to whom you are paying the money
- **(C)** Write the amount of the check in numbers as close as possible to the dollar sign
- **(D)** Write the amount of the check in words
- **(E)** Sign your name in the blank space. Always use the same name for your signatures
- **(F)** Write a brief description of the item or fee for which you are paying in the blank space