

Union Bank & Trust (UBT) is the bank of UNL. We offer a variety of account and services to help international students manage their money. Here is some information about banking with UBT that you may find helpful, as an international student.

Types of Bank Accounts

Our basic bank accounts are checking and savings.

Checking Account

- For quick, daily access to your money. Unlimited transactions on your account.
- Access money with a debit card, used for purchases or cash. Or write a check.

Savings Account

- For money that you want to keep separate from your daily spending.
- Transfer money or get cash at an ATM.

Opening Your Account

The bank needs the following information to open your account:

- Passport or U.S. government issued ID
- NUID or other address verification (such as a rental lease, bill payment stub, or acceptance letter from UNL)
- SSN, or if you don't have an SSN we can help you complete an identification form
- Initial deposit to open a checking account is \$50, for a savings account it is \$25

Once Your Account is Open

- Please let us know before you travel so your debit card can be used on your trip.
- Please let us know if you move or change your phone number.

Visa Debit Cards

Visa Debit Cards give you access to the money in your accounts in a variety of ways.

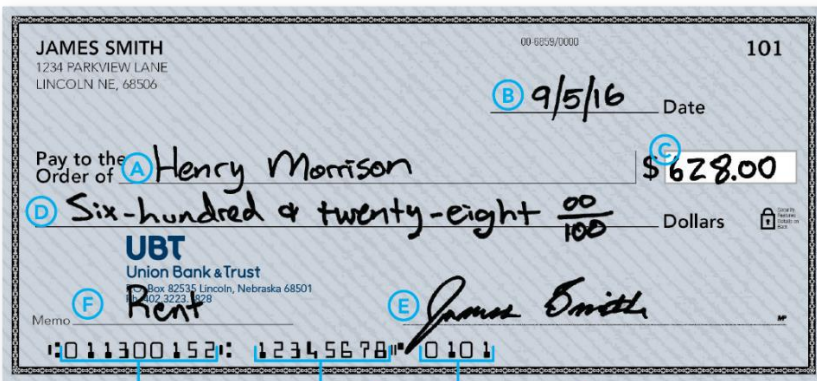
- Make purchases with your debit card at any merchant that accepts Visa, in person or online.
- When making a purchase the money will always come out of your checking account. Select debit to authorize it with your PIN. Select credit to authorize it with your signature.
- Get cash at an ATM using your PIN. Daily cash withdrawal limit is \$300.
- Transfer money between your UBT checking and savings accounts at an ATM.
- Select your PIN when you order your debit card.
- You may need to enter your debit card CVV code while shopping online.



Your three digit CW code is found on the back of your debit card.

Check Writing

Checks allow you to pay your bills or other people using the money in your checking account. A check contains all of your account information.



Routing Number

Account Number

Check Number

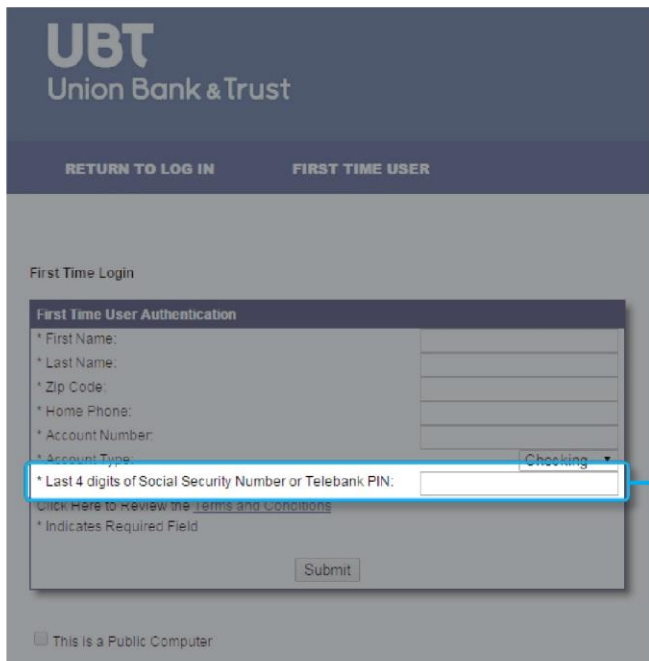
To write a check you will:

- A. List the name of the person or business you are paying.
- B. Write the current date.
- C. Write the amount of the check, in numbers.
- D. Write the amount of the check, in words.
- E. Sign the check to authorize it.
- F. You may write a memo stating what you are paying for, if you like.

Online Account Access

UBT offers free access to your accounts online. To enroll for Online Banking:

- Visit www.ubt.com
- Click on “**Sign up for Online Banking,**” and follow the instructions provided.
- When asked to give your SSN, if you do not have one, enter the **first 4 digits of your NUID number.**



The screenshot shows the UBT (Union Bank & Trust) website's 'First Time User Authentication' form. The form is titled 'First Time Login' and includes fields for: First Name, Last Name, Zip Code, Home Phone, Account Number, and Account Type (with a dropdown menu currently set to 'Checking'). A blue box highlights the field labeled '* Last 4 digits of Social Security Number or Telebank PIN:'. Below this field is a link: 'Click Here to Review the Terms and Conditions'. At the bottom of the form is a 'Submit' button and a checkbox labeled 'This is a Public Computer'.

If you do not have a SSN, enter the first four digits of your NUID number here.

- The Access ID you choose must have at least **8 characters**.
- The Password you choose should have a minimum of **2 uppercase letters, 2 lowercase letters and 2 numbers**.

Sending and Receiving Money

The easiest way to send or receive money is by a wire transfer.

Wire Transfer Fees

Domestic Wire (within the US) - \$20 fee

International Wire (outside the US) -\$45 fee + \$10 currency rate secure fee

Receiving a wire, international or domestic - \$12 fee

Receiving Money

In order to receive an **international** wire transfer, you should provide the following information to the individual sending you money.

Receiving Bank Information:

Wells Fargo Bank

420 Montgomery St.
San Francisco CA.
Swift code: USD-WFBIUS6S
Foreign Currency- WFBIUS6WFFX

Beneficiary Information:

Account Name: Union Bank & Trust
Address: 3643 S 48th St.
Lincoln, NE 68506
Account Number: 1150097551

**Please remind the sender to provide your name and UBT account number in the additional information section of the wire transfer form before they send the wire to you.*

Sending Money

To send a wire transfer, you should provide the following information to UBT.

- Information about the person you are sending money to, including: their name, address, bank account number/IBAN
- Information about the bank receiving the wire, including: name, city, state/province, country, swift/BIC

Foreign Cards in the U.S.

Bank Cards: Foreign debit cards or bank cards can be difficult to use in the U.S., since many ATMs and merchants do not accept them. Instead, bring your credit card which can be more widely accepted.

Credit Cards: Before you use your foreign credit card in the U.S. be sure that you know your credit limit, cash advance limit and fees for purchases and cash advance.