



# BANK OF AMERICA

## DOCUMENTS 所需文件

1. passport 护照
2. visa 签证
3. I-20 form I-20 表格

## FUNDING THE ACCOUNT 所需信息（所有信息请用英文或拼音填写）

1. Minimum account is \$25 开户金额最少为 25 美元
2. Home address 家庭住址（国内地址）

Street（路）：

City（城市）：

Province（省份）：

Post code（邮政编码）：

3. Current address 美国住址（宿舍等地址）：

Street:

City:

State:

Zip code:

4. phone number 电话号码

国内号码： +86

美国号码： +1

5. Email address 邮箱地址：

## ACCOUNT 账户

Please come up with a 4-12 digital PIN number. 需要设置一个 4-12 位数的数字密码

## ONLINE BANKING 网上银行

Please come up with an online ID, password, and 3 security questions for online banking.

需要设置并记下一个网上银行用户名和密码（与账户密码不同，需要至少有一个大写字母，小写字母，和数字）

Please download the BOA app. To stay active, please sign in at least twice within 7 days online and mobile, and at least one more time within the following 60 days.

请下载 BOA 手机客户端。请于开卡 7 天内 in 客户端或 BOA 网页至少登陆两次，并在 60 天内至少再登陆一次，以激活网银。

TIPS: 小贴士

1. If you are under age 23, there will be no \$12 monthly maintenance fee and no balance requirement.  
如果你未满 23 岁，不需缴纳每月 \$12 的服务费。
2. If you are 23 years or older, you can get 2 months with no fees. After that, the fee will be \$12/ month, unless you have a direct deposit (monthly working payment) of \$250 or more.  
如果你大于 23 岁，你可以开户两月之内不缴纳服务费；但之后若没有 \$250 以上的正常收入（每月的工资，美国政府补贴）作为保证，你每月需正常缴纳 \$12 的维护费用。
3. Another option to avoid the \$12 fee is to have an average monthly balance of \$1500 in your account.  
当你每月的账户余额不少于 \$1500 时，也可不缴纳此费用。
4. To wire funds from China or other countries, it's a flat fee of \$16 regardless of any amount.  
每笔跨国转账交易（不论金额），BOA 将收取 \$16 的固定手续费。
5. If you lose or break your debit card, there is \$5 fee for a new one.  
储蓄卡一旦遗失或损坏，补办新卡需收取 \$5 费用。
6. If you swipe your debit card and there is not enough money for what you are trying to buy, your debit card will be declined. If you write a check or make an electronic payment (PayPal, paying tuition online) and there is not enough money in your account, you will be charged a \$35 overdraft fee.  
当账户内余额不足时，交易将自动取消。当进行支票交易或电子交易（PayPal, 网上支付学费）时余额不足，需额外缴纳 \$35 透支费。
7. Cash deposits will be instantly deposited into your account. If a check is deposited at the bank, it will go into your account at midnight. If you deposit a check using the ATM or mobile app, as long as you deposit before 8pm, the check will go in at midnight. If you deposit a large check, there may be a hold to verify funds. Your receipt will always tell you the date and time the funds will go onto your account.  
现金存款将即时到账。在银行办理的支票存款或在当日晚 8:00 前于 ATM 或移动客户端办理的支票存款将在当晚 12:00 前生效。支票存款金额较大时，银行需进行审核。具体到账时间将显示在收据中。
8. There is a \$2.50 fee to use an ATM that is not BOA.  
在使用非 BOA 的 ATM 机时，每笔交易将会收取 \$2.5 手续费。

Wire money internationally (跨国（国际）转账) : Account number & Swift code (BOFAUS3N)

Wire money in America (美国国内转账) : Account number & Routing number

Please fill out the form in order to keep the process efficient, and please confirm all the information before you submit.

请大家把以上需要填写信息提前写下来，以便提高开户效率。请在开户时再次确认以上信息是否正确。Please return this form to CSSFA in order to track new relationships with BOA, we guarantee that's no personal information will be seen or shared with anyone other than CSSFA executive board members, we ask for the letters back to keep track of our participation with BOA to maintain sponsorship for future years.



Sincerely,  
KU Chinese Students and Scholars Friendship Association  
堪萨斯大学学生学者联谊会

2016 Summer

[kucssfa@gmail.com](mailto:kucssfa@gmail.com)