SETTING UP A BANK ACCOUNT
Checking and Saving accounts

- Once you arrive in US you need to set up a bank account.
- Temple University has two major banks located in the main campus: PNC and Federal Credit Union.
- As an international student you can have only two types of accounts: Checking and Saving account.
- You cannot open a bank account online unless you have physically met with a bank representative of the bank of your choice in person.
Opening a Checking Account

To open a checking account, you need:

- Your passport
- Your I-20 Form
- Your Temple ID (optional)
Checks

- Once you open an account you’ll have your own check book.

- What is that?
  - Checks are:

  ✓ the most common kind of negotiable instrument in use in US
  ✓ a safe way to send funds through the mail
  ✓ convenient receipts for the people who write them
A Personal Check

- Printed name and address of depositor
- Payee
- Check number

- KENNETH BUCKLEY
  7828 CARL DRIVE
  WESTOVER, OR 98123

- 1 July 15
- 2 PAY TO THE ORDER OF Bob’s Service Station
- 3 $25.00
- 4 Twenty five and 00/100
- 5 Kenneth Buckley

- Name of financial institution (drawee)
- Check number
- Depositor’s account number

- Magnetic ink characters
Bad Checks

- Writing a check on an account with insufficient funds is larceny or attempted larceny, unless it is accidental.
- You should ALWAYS make sure that you have sufficient funds before you write a check.
Online Banking

- After opening your account through a representative then you may use all the online banking application that your bank offers its customers.
Diamond Dollars is a campus based debit card system. Use your OWLCARD to make purchases on campus.
Diamond Dollars can be used for:

- Food purchases in Dining Halls, Cafeterias, 12th Street Food Pad, Lucky Cup locations, Starbuck’s and many other locations
- All campus Bookstores
- Laundry facilities
- Vending Machines
- Duplicating Centers and copy machines
- Parking, Printing
- Liacouras Center Concessions
- Recreation Services
- Liacouras Walk Merchants
How to fund your Diamond Dollars account?

- Mail a check
- Credit Card on the secure website
- Tuition Billing – Limited Time Only – CONSULT Bill Payer!!!!!
- Financial Aid Refund
- Cash at our office or the VTS machine in the TECH Center
- Money cannot be withdrawn
- Rolls over semester to semester
The website!

http://diamonddollars.temple.edu

- Check balance
- View up to six months transaction history
- Suspend or Reactivate account
- Make deposits
- Read FAQ’s and Rules
- Sign up for Mobile App!
There is an app for that.....
http://diamonddollars.temple.edu
Lost OWLcard?

- Deactivate on line 24 x 7
- $20 Fee for replacement
- Cash or Diamond Dollars at our office
- For security purposes, no one can reactivate any “found” card once a new one is issued
- If you are a PNC bank customer and have “linked” your card - notify PNC
Diamond Dollars Office
1910 Liacouras Walk, Suite 202
ddollars@temple.edu
215-204-3140
Questions?