

## Human Resources: Banking

It is a good idea to have a bank draft forwarded from your own country, in advance if possible, to a local bank in order to cover initial expenses. You may then wire funds in U.S. dollars to the bank which you have made arrangements with. Your money would then be payable upon proper identification. Be sure to bring your passport to the bank and, for wiring funds, be sure to use your name exactly as it appears on your passport. If you bring a check with you and deposit it at a local bank, it can take two to four weeks to have access to the money. Most banks offer many different types of personal account services for checking and savings. Travelers' checks in U.S. currency would provide an interim source of money.

You do not need a Social Security number to open a bank account. If your bank asks for a Social Security number to open a bank account and you do not have one, fill out Internal Revenue Service (IRS) W-8 BEN Form, which will prove that you are exempt from this requirement. This form is available at the bank or IRS website <http://www.irs.gov/index.html>.

Some local banks are:

- Bank of America (508) 548-5918
- Cape Cod Bank & Trust (508) 540-9694
- Citizens Bank of Massachusetts (508) 548-7724
- Compass Bank (508) 540-2122
- First Citizens' Federal Credit Union (508) 540-8444
- Plymouth Savings Bank (508) 548-3000
- Rockland Trust (508) 457-6697
- Security Federal Savings Bank (508) 540-2520
- Service Federal Credit Union (508) 548-8877

*Last updated: July 29, 2014*

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