



**Harvard University Credit Union
Campus Account
International Graduate Students
without U.S. Social Security Number**

Student Checking U.S. Social Security Number Required	No	International students will be required to complete IRS Form W-8
Minimum Deposit to Open Checking	None	
Monthly Fee	Free	
ATM/Debit Card	Free	
Debit Card Fees	Free	
ATM Fees at Credit Union ATM	Free	
ATM Fees at Non- Credit Union ATM	Free	
ATM Fees worldwide at International ATMs	Free	
Standard Checks	Free	
Check limit per month	Unlimited	
NSF Check Fee	\$15.00	
Student Online Banking	Free	
Online Bill pay	Free	
Electronic Statement	Yes	
Student Credit Card	Yes	13.49% APR fixed rate
Credit Line	\$1,000	
Annual Fee	Free	
Late Payment Fee	\$10.00	Payments over 30 days late
Over Limit Fee	\$5.00	Charges over 10% of limit

- *Credit Union membership required. Share Account \$25 minimum balance.*

ATM account access available through most ATMs worldwide – ATM owner may access a surcharge fee. No surcharges at any ATM in the SUM Network.

Harvard University Credit Union ATMs are located at:

- Holyoke Center Arcade
- 16 Dunster Street Cambridge
- 1678 Massachusetts Avenue Cambridge
- Harvard Business School Spangler Building
- Harvard School of Public Health Kresge Building
- Massachusetts General Hospital Clinics Building
- Charlestown Navy Yard

Main Office – 16 Dunster Street Cambridge, MA 02138 (617) 495-4460

www.huecu.org