

Note: Information for Sunrise Banks and US Bank are up to date as of Aug 2014. Wells Fargo is based upon 2013 information.

	Sunrise Banks	US Bank	Wells Fargo
Where is the nearest bank?	200 University Ave W, St. Paul MN 55103 OR 2171 University Ave W, St. Paul, MN 55114	1701 Grand Ave	1827 Grand Ave, 3 blocks west - walking distance
Where is the nearest ATM? Is there an ATM fee?	Student Center at Macalester	Student Center at Macalester, also at Holiday Station Stores. Non-US Bank ATM's will not receive a fee for the first 4 transactions in each statement cycle. Can receive a fee from ATM processor.	5 ATMs within 1 mile of Macalester. SuperAmerica gas station on 756 Snelling; 3 blocks west at the Wells Fargo branch (across from Whole Foods store).
What documents are needed to open a checking, savings, or other bank account?	Two forms of ID, passport and Student ID qualify.	Passport or State Issued Identification, e.g. Driver's License or State ID. Foreign customers will also need to complete W-8 BEN form.	
Is there a minimum amount required to open a bank account, e.g., checking, saving, etc.? Is there a minimum balance needed to maintain an account?	Checking minimum balance is \$100 and savings account minimum is \$50 to OPEN account. To maintain account require minimum of \$200 for checking account, and \$50 for savings.	No minimum balance required for student checking account.	
What happens on an overdraft to a student account? Note - overdraft is when the payment you make or the money you withdraw exceeds the balance in your account.	Fee of \$35 per item that may overdraw the account. Sunrise Banks Retail Bankers will attempt to contact the customer for notification.	If overdraft is more than \$5 negative, the customer may receive an overdraft fee of \$36 per transaction if the account is not brought positive during the same business day.	Fees may apply, depending on the transaction type, and services associated with the account. *See banker for details.

Is there a fee for account inactivity?	After one year of no activity a \$5 per month fee will be charged. A notification is sent 30 days prior to an inactive fees applied, so they can contact the bank to activate the account to avoid the charge.	No fee for inactivity.	Fees may apply, depending on account package. *See banker for details.
What fees can student's with student accounts expect?	E-statements are no charge, \$1.50 per paper statement. Primary Checking requires one of the following: Direct Deposit or \$200 Minimum Balance. Free Debit Card, Online Banking and Bill Pay.	Student Checking Account is free for all active students who sign up for online bank statements. If student prefers paper statements, there is \$2 monthly fee.	Dependent upon type of account and other factors. *See banker for details.
How much do international wire transfers cost?	Incoming Foreign Wire \$20; Outgoing Foreign Wire \$45	\$50 fee	Presently in \$45 for US currency transfer; \$35 if sent in foreign currency. Incoming \$15 (subject to change at any time).
Can students exchange currency at your bank?	Does not offer currency exchange.	Yes, fee of \$10. Currency is ordered or shipped same-day and typically available within 48 hours.	Wells Fargo customers may exchange currency.
Others?	Our customers help us invest in our local community through participating in our Socially Responsible Deposit Fund (SRDF). Funds deposited into the SRDF fuel our community development initiatives to benefit low to moderate income communities, small business, and non-profit organizations.	We offer DepositPoint a mobile remote deposit capture service. Allows customers to deposit checks through Internet Banking and Smart Phones. The cost is \$.50 per check	Closest bank (just minutes away) within walking distance from campus. Industry leading mobile banking technology. A wide variety of products and services to solve all of your financial needs.