Woodgrove Bank

AMERICAN BANK ACCOUNTS FOR INTERNATIONAL STUDENTS

# 1. Current Accounts

At Woodgrove Bank, all types of accounts are made accessible in various convenient ways to meet the needs of modern banking. Whether you are a student, a young adult, or seeking enhanced services, our checking accounts are designed with flexibility and security in mind.

## Woodgrove Checking Accounts for Youth

Our Youth Checking Account is tailored for younger clients, providing essential features while encouraging financial responsibility from an early age. Parents or guardians can easily open these accounts for their children and monitor their spending.

**Account Features:**

**Monthly Service Fees:**

* **$5 per month**
* Monthly fee waived if the average daily balance is $300 or more
* Monthly fee waived if the account holder is under 18 years old

## Woodgrove Checking Accounts for Students

The Student Checking Account is designed for college and university students, offering comprehensive banking services with affordable fees and no minimum balance requirements. This account is perfect for those new to the U.S. banking system and looking for convenience and control.

**Account Features:**

* All the benefits of the Youth Checking Account
* Additional student discounts on selected services
* Access to student support and financial counseling

**Monthly Service Fees:**

* **$5 per month**
* Fee waived if the average daily balance is $300 or more

## Woodgrove Checking Plus Accounts

For clients who need more advanced services, the Checking Plus Account combines flexibility with premium features such as increased withdrawal limits, overseas ATM access, and enhanced customer support.

**Account Features:**

* All standard checking benefits
* Higher withdrawal/deposit limits
* Priority customer service line

**Monthly Service Fees:**

* **$20 per month**
* Fee waived if the average daily balance is $3,000 or more

# 2. Savings Accounts

A savings account at Woodgrove Bank helps you grow your money safely while keeping it accessible. You can set up auto recurring transfers from your checking to your savings account to build your savings effortlessly.

## Woodgrove Savings

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|  | The Woodgrove Savings Account allows your money to earn interest while remaining available for your needs.  **Account Features:**   * Earn competitive interest on your balance * Funds remain accessible at all times * Minimum opening deposit: **$25** | **Monthly Service Fees:**   * **$5 per month** * Monthly fee waived if average daily balance is $300 or more * Monthly fee waived for account holders under 18 years old |

## Woodgrove Fundamental Savings

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|  | Woodgrove Essential Savings gives you the same benefits as the Woodgrove Savings Account, with the added advantage of no inactivity fees.  **Account Features:**   * All the benefits of Woodgrove Savings * No inactivity fee | **Monthly Service Fees:**   * **$20 per month** * Fee waived if average daily balance is $3,000 or more |

## Woodgrove Savings Plus

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|  | With Savings Plus, you enjoy all the features of Woodgrove Savings, plus no Woodgrove fees for transactions at non-Woodgrove ATMs nationwide.  **Account Features:**   * All benefits of Woodgrove Savings * No transaction fees at non-Woodgrove ATMs * Minimum opening deposit: **$100** | **Monthly Service Fees:**   * **$20 per month**   Fee waived if average daily balance is $3,000 or more |

# 3. Banking Fees

The following fees apply automatic to all Woodgrove checking and savings accounts. These charges are designed to be transparent and easy to understand, so you can manage your finances with confidence.

Service Fee

Replacement card (lost) $12

Replacement card (urgent request) $5

ATM transaction $2.50 per operation

Insufficient funds $37

Payment cancellation $30

Bank check $8 per check

Domestic bank transfer $15

**Additional Information for International Students**

**Opening Your Account**

International students will need to provide proof of identity (passport and student visa), proof of address, and a student identification card. Woodgrove Bank staff will guide you through the process and answer any questions you may have about managing your finances in the U.S.

**Managing Your Account**

* **Mobile & Online Banking:** Access your account 24/7, make transfers, and monitor transactions.
* **Direct Deposit:** Get your scholarship or salary deposited directly into your account.
* **Debit Card:** Shop in-store or online and access cash at thousands of ATMs nationwide.
* **Account Alerts:** Stay informed about your balance and transactions to help you manage your money wisely.

**Tips for Students**

* Set up auto transfers to save effortlessly.
* Keep track of your account balance to avoid fees.
* Contact customer service for financial advice or if you have any account issues.

**Woodgrove Bank** is committed to supporting the unique needs of international students, offering flexible accounts, transparent fees, and dedicated customer support to help you succeed in your studies and manage your finances with confidence.