

# Getting Started with Harvard FCU

## Who is this for?

This process is intended for international students who are not borrowing an Education Loan and wish to open an account prior to arriving in the U.S. Students generally need to open these accounts in order to wire funds so they can obtain financial certification needed to receive their I-20 and apply for their visa.

## Create an Account Here

### Required documents for application:

- Harvard Acceptance Letter
- Valid Passport

## Helpful Tips:

- **Address Guidance:** if you know what your address will be when you arrive in the U.S., you can use that address on the form. If you don't, you can use your residential address in your home country and complete an address change form when you arrive in the U.S. You can enter n/a into the fields that don't apply for the international address.
- **W-8BEN Form:** This is a form used by non-U.S. individuals to certify their foreign status for tax purposes and to claim any applicable tax treaty benefits.
- **Post-Submission Steps:** Once your application and all supporting documentation is received, your account will be opened within 10 business days. You will receive a secure email confirmation that includes all account details once it has been established.
- [International Wire Transfer Information](#)
- **Visit Our Branch to Access Account:** When you arrive in Boston, visit a branch with your Harvard acceptance letter and your valid passport and let a member services representative know that you opened an account online. If eligible, you will receive a debit card and be provided with your full account details and instructions on how to access your account online moving forward.

For more information, please visit our [International Members page](#).