

Banking

Student employees often ask Auxiliary Services where they can cash their pay check. Checks can be cashed with proper identification at the bank they are drawn on (JPMorganChase). Additionally, most banks will cash checks for their customers. Below is information from some local financial institutions where students can open a bank account:



Direct Deposit

Direct deposit is available! Your pay check can be deposited automatically to your bank, credit union or other financial institution where you have an account. Student direct deposit forms are available at work locations.

For additional information, please call x3669 or stop in 506 Culkin Hall.

HSBC

Branch located on the corner of Bridge and East 1st St., Oswego
Phone: 343-1410

Student Checking:

- ▶ No monthly maintenance fees
- ▶ No minimum balance
- ▶ Free internet banking with Bill Pay
- ▶ Free debit card
- ▶ No fees at any HSBC ATM-One at Hewitt Union on campus!
- ▶ Over 380 branches in New York State
- ▶ Free internet banking with Bill Pay
- ▶ Overdraft protection
- ▶ Free gift
- ▶ Free student savings

JPMorganChase

Branch located at 204 W. 1st St., Oswego
Phone: 343-9650

Student Checking Options:

Option A. Chase Free Checking with Direct Deposit

- ▶ No maintenance fees
- ▶ No balance requirements
- ▶ Free online banking
- ▶ Free debit card

Option B. Better Banking College Checking

- ▶ No maintenance fee for 5 years (or while in school)
- ▶ Direct deposit NOT required
- ▶ Free online banking
- ▶ Free debit card

**Two forms of ID required to open accounts*

Oswego Heritage

Federal Credit Union

Conveniently located at 507C Culkin Hall and in the Canalview Mall, Fulton
Phone: 312-2191

Offering:

- ▶ No minimum balance
- ▶ No monthly maintenance fees
- ▶ Free online banking
- ▶ Free VISA debit card
- ▶ Free checks if you are a full-time student
- ▶ Free ATMs at Byrne Dairy, Kinney Drugs and Empire Credit Union
- ▶ Personalized, friendly service

Student Association also offers **check cashing** at the Student Services' windows in Hewitt Union. Hours of operation are Monday - Friday, 9:00 a.m. - 4:00 p.m. **Call x2952** for more information.