

**Subject:** Re: Money transactions

**From:** wbahn@bfe.com

**Date:** Sun, 14 Dec 2008 21:15:08 -0700

**To:** phoebe6336@yahoo.com

Quoting Phoebe Chien <[phoebe6336@yahoo.com](mailto:phoebe6336@yahoo.com)>:

hey, dear,

Medicine today?

as for the account here, it's kind of complicate and trouble to open a joint account here, and not every bank proceed joint account here.

We don't need a joint account, just as long as there is a way for me to get money into your account that doesn't cost us an arm and a leg.

But it's no problem for you to open an account here, just using your passport, and go to our immigration to apply an ID number, then you can open account here, it's not big problem.

But does that do what we need? There is still the issue of how to get money into it plus the bigger issue of you you get money out of it.

and every transaction, bank here will charge 0.05% fee of the transaction amount, min NT\$ 200 (US \$ 6) when they received the,

So, in other words, anything under NT\$ 400,000 is the same fee?

and the transaction fee in your side is about US\$ 20 something.

What's that fee for? And who is charging that?

As for check they take 15 days to verify and have another charge, so don't recommend that. and we don't take money order here.

The time doesn't concern me too much. But it would be another fee on top of all the others?

Or you can just simply use my bank account.

That's fine, but how? How do I get money into your bank account?

Let's take a step back. Does your sister that lives here in Minnesota ever send your mom money? How does she do it and how much does it cost her? What would we need to do to be able to do the same thing?

and here comes the problem about our marriage registration here, even we have the licence, the licence should be notarized by TECO in US first (both Chinese and English)  
then we can use it to register here... so what are we going to do??

The first question is whether there is a need to register our marriage in Taiwan at all. We don't need to do so for anything here, including anything immigration related. Is there something you can think of that requires us to register our marriage there?

--- On Sun, 12/14/08, [wbahn@bfe.com](mailto:wbahn@bfe.com) <[wbahn@bfe.com](mailto:wbahn@bfe.com)> wrote:

From: [wbahn@bfe.com](mailto:wbahn@bfe.com) <[wbahn@bfe.com](mailto:wbahn@bfe.com)>  
Subject: Money transactions  
To: [phoebe6336@yahoo.com](mailto:phoebe6336@yahoo.com)  
Date: Sunday, December 14, 2008, 2:02 PM

I went to open an account and ran into a problem in that, since 9-11, all owners of an account in the U.S. have to have a social security number (SSN) or an employee identification number (EIN). I then discovered that the Social Security Administration won't issue an SSN or an EIN to people not authorized to work in the U.S..

I may or may not be able to add you as an additional card holder on a credit card account that's solely in my name. I still have to check on that.

Could you check on your end and see what is required for me to make deposits to an account that you open over there. If I can do it electronically or via U.S. mail to an address here, that would probably be the best. Be sure to ask how the deposit is converted to \$NT and what the exchange rates and fees are.

Another possibility I want to look into is using something like TD Ameritrade to open an investment account. It may then be possible for me to make deposits in \$US, buy \$NT, and then for you to withdraw money directly in \$NT. That might be the cheapest way to go.

If all else fails, I can simply send you a check each month and you can deposit it in your usual bank account. So please check and see what type of check will work - my personal check, a cashier's check, a traveller's check, or a money order. And, again, be sure to check on the exchange rate and fees involved.

Till later!

Love,

Bill