Student banking from PNC Bank!

As the Official Consumer Bank of the University of Michigan, PNC Bank is proud to offer Virtual Wallet Student, an innovative banking product, designed for students.

PNC Bank has **four branches** and **28 ATMs** convenient to Ann Arbor and campus. Locate the nearest branch or ATM at [pnc.com/Michigan](http://pnc.com/Michigan).

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**PNC Bank ATM Locator**

**Central Campus**
- Aikens Commons
- Angell Hall
- East Quad Residence Hall
- Hill Dining Center
- Mary Markley Residence Hall
- Michigan League (accepts deposits)
- North Quad
- Palmer Commons
- PNC Bank - Main Street Branch
- PNC Bank - South University Branch
- Ross School of Business / Blau Hall
- South Quad Residence Hall

**Medical Center**
- Cardiovascular Center (CVC)
- Medical Science Research Bldg II (MSRB II)
- Mott Children’s Hospital
- Taubman Medical Sciences Library
- Towsley Link/Triangle (accepts deposits)

**North Campus**
- Bursley Residence Hall
- North Campus Research Complex
- Pierpont Commons (accepts deposits)
- PNC Bank - Plymouth Road Branch

**PNC Branch Locations**

**Central Campus**
- 1100 South University Ave. at East University Ave.
- 101 South Main St. at East Huron St.

**South Campus**
- 2992 South Main St. at Eisenhower Parkway—near Briarwood Mall

**North Campus**
- 2901 Plymouth Rd. at Huron Parkway

You can link your Mcard to a PNC Bank account(s) and use it as an ATM card!

Mcard Questions?
Call: (734) 93-MCARD (936-2273)
E-mail: mcard@umich.edu
Visit: mcard.umich.edu

PNC Bank Questions?
Call the PNC S. University Branch at (734) 995-7830
Visit: pnc.com/michigan

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WHAT'S THE DIFFERENCE BETWEEN MCARD, BLUE BUCKS AND THE PNC BANK VISA® DEBIT CARD?

Mcard is your multi-purpose/ID card issued by U-M that is your key to university and banking services.

Blue Bucks is a U-Housing spending account. If you set up and deposit money into a Blue Bucks account, it’s linked to your Mcard, which can be used for purchases at residence hall vending machines, laundry facilities, cafeterias, snack bars and convenience stores. Blue Bucks is also accepted at several libraries, athletic facilities and fast food restaurants at the Michigan League, Pierpont Commons, Palmer Commons, U-M Hospital and various campus vending machines.

The PNC Bank Visa® Debit Card is offered to PNC checking product owners and can be used at ATMs and anywhere Visa is accepted. The PNC Bank Visa® Debit Card is not a credit card — purchases are deducted from your checking account. Your Mcard can be linked to your PNC Bank account and used as an ATM card.

WHAT SHOULD I DO IF I LOSE MY MCARD?

Immediately deactivate your meal plan, Dining Dollars and Blue Bucks on your lost Mcard by visiting https://get.cbord.com/umich. If your Mcard is linked to your PNC Bank account, it cannot be used for meal plans, Dining Dollars, Blue Bucks or residence hall access.

If your Mcard is linked to your PNC Bank account, there are two options for removing the link:

1. Log into PNC Online Banking and click on the Customer Service tab at the top of the page. Go to the Account Services section and click Link Campus ID Card. Select Edit Preferences and select the account(s) you wish to unlink.

2. Call 1-877-PNC-1000 immediately and ask your PNC Bank Representative to unlink it from your account.

When you receive your new Mcard, you can re-link to your PNC Bank account(s) by following these steps:

- Sign in to PNC Online Banking at pnc.com.
- Click the Customer Service tab.
- Click Link Campus ID Card under the Account Services section.
- Select your school and follow the easy instructions.

You can also re-link your account at any PNC branch or by calling 1-877-PNC-1000. Whenever you choose, remember to select a unique Personal Identification Number (PIN) for your Mcard.

The Mcard is your official University of Michigan ID card. In addition to identifying you as a member of the U-M community at all around campus, your Mcard allows for convenient money management when you select the Blue Bucks Debit Program. Plus, you can even use your Mcard as an ATM card if you choose to link it to a PNC Bank account.

WHAT ARE THE FEATURES AND BENEFITS OF VIRTUAL WALLET STUDENT®?

PNC Virtual Wallet Student offers:

- Reimbursement for up to two non-PNC ATM transaction fees each statement period
- One Courtesy Fee Refund of any Overdraft Item or Returned Item fee, associated with your first overdraft event on your Virtual Wallet Student occurring within the first 12 months after opening

Get more information about the benefits of PNC Student Banking and Virtual Wallet Student at pnc.com/michigan.

CAN I APPLY FOR AN ACCOUNT IF I'M UNDER 18?

Yes. However, if you’re under 18, you will need a parent or guardian to apply for the account as a co-owner with you.

WHERE AND WHEN CAN I APPLY FOR AN ACCOUNT WHEN I GET TO CAMPUS?

PNC Bank representatives will be available at orientation. If you’re not able to apply for an account during orientation, please visit the South University branch located on the corner of South University and East University streets (1100 South University).

I HAVE A PNC BANK NEAR MY HOME. CAN I APPLY FOR A PNC VIRTUAL WALLET STUDENT THERE?

Yes. You can apply for an account at any PNC Bank location or online (if you’re 18 or older). Use pnc.com/locator to find a branch near you.

HOW DO I DEPOSIT MONEY INTO MY PNC BANK ACCOUNT?

PNC Bank offers a variety of convenient options:

- On location at any PNC Bank branch
- Zelle® is a way to send money directly between bank accounts in the U.S., typically within minutes. With just an email address or mobile phone number, you can now quickly, safely and securely send money between family members and friends.

- PNC DepositEasy® ATMs
- Mobile Deposit via your smartphone or tablet

WHAT ARE MY OVERDRAFT COVERAGE OPTIONS?

Virtual Wallet Student includes built-in Overdraft Protection. If you overdraft your Spend account, available funds will automatically transfer from your Reserve, Growth or other designated PNC “protecting account” to cover these transactions.

HOW CAN I KEEP TRACK OF MY BALANCE?

Quickly and easily check your balance with Online Banking at pnc.com, via Mobile Banking, at PNC Bank ATMs, by creating email alerts or by calling 1-877-PNC-1000.