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

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. A canceled card 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 Management 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 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 Management 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. Whichever way you choose, remember to select a unique Personal Identification Number (PIN) for your unique MCard.

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

PNC Virtual Wallet Student offers:

• The option to link your account to your MCard so you can use it at PNC ATMs
• No monthly service charge for the first 6 years from the date of account opening
• One incoming domestic or international wire transfer per statement period at no charge
• Reimbursement of the fee for the first two domestic or international non-PNC Bank ATM transactions made on your Spend, Reserve or Growth accounts per statement period

The MCard is your official University of Michigan ID card. In addition to identifying you as a member of the U-M community 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 your PNC Bank account.

PNC Bank offers a secure PNC Online Banking® service where you can easily track your account balances. You can access your account any time of day, any day of the year. You can do it all online (if you’re 18 or older). Use PNC Online Banking at pnc.com, via the PNC Mobile Banking app or by calling 1-877-PNC-1000. Whether you choose to do your banking online or on the go, PNC offers convenient options:

• PNC Online Banking: self-service solutions
• PNC Mobile Banking: convenient mobile banking
• PNC Mobile Deposit: deposit checks on the go using your smartphone or tablet

PNC Bank offers a variety of convenient options:

• Check cashing at any PNC Bank branch
• PNC DepositEasy® ATMs
• Mobile deposit via the PNC Mobile Banking app on your smartphone or tablet

WHAT ARE MY OVERTRAFT SOLUTION OPTIONS?

Virtual Wallet Student includes built-in Overdraft Protection. If you overdraft your Spend account, available funds will automatically be transferred from your Reserve, Growth or other designated PNC “protecting account” to cover those transactions.1

HOW CAN I KEEP TRACK OF MY PNC BANK ACCOUNT BALANCE?

Quickly and easily check your PNC account balance by using PNC Online Banking at pnc.com, via the PNC Mobile Banking app1 at PNC Bank ATMs or by calling 1-877-PNC-1000.

WHAT IF I'M UNDER 18?

Yes. However, if you’re under 18, you will need an adult over 18 to apply for the account as a co-owner with you.

WHERE AND WHEN CAN I APPLY FOR A PNC ACCOUNT WHEN I'M UNDER 18?

PNC Bank representatives will be available at orientation. If you’re not able to apply for an account during orientation, please visit the PNC 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.comlocator to find a branch near you.

HOW DO I DEPOSIT MONEY INTO MY PNC BANK ACCOUNT?

PNC Bank offers a variety of convenient options:

• Deposit location at any PNC Bank branch
• PNC DepositEasy® ATMs
• Mobile deposit via the PNC Mobile Banking app on your smartphone or tablet

DEPOSIT OPTIONS

• Cash deposited at any PNC branch or ATM
• Checks deposited in person or by mail
• Checks deposited online (if you're 18 or older)

I HAVE A PNC ACCOUNT — WHAT ELSE CAN I DO?

You can use your PNC card to withdraw cash at PNC ATMs and over 36,000 ATMs nationwide. Here’s a list of other services you can do:

• Access your account
• Pay bills
• Deposit checks

PNC Bank offers a variety of convenient options:

• Online banking
• Mobile banking
• Mobile deposit

WHERE CAN I USE MY PNC CARD?

You can use your PNC card to withdraw cash at PNC ATMs and over 36,000 ATMs nationwide. Here’s a list of other services you can do:

• Access your account
• Pay bills
• Deposit checks

1 Virtual Wallet Student has no minimum balance requirement or monthly service charge for active students for 6 years from the date of account opening. You may be asked to provide proof of active enrollment in qualifying educational institution to receive a monthly service charge waiver. After the first 6 years, your account will be converted to Virtual Wallet and subject to the Virtual Wallet Student fees and services. Please refer to the “Fees and Charges at a Glance” section for details. If you cease to be an active student after 6 years, your account will be converted to Virtual Wallet and subject to the Virtual Wallet fees and services.

2 In the event PNC determines that there has been fraudulent or excessive ATM usage on the account, PNC is not obligated to reimburse any related surcharge fees, and any related reimbursements will be reversed. Surcharge fees are assessed by the network on which the transaction originates. If you have any questions, please call Customer Service at 1-877-PNC-1000 for more information.

3 PNC does not charge a fee for Mobile Banking. However, third-party messaging costs and data rates may apply. These include fees your wireless carrier may charge you for data usage and text messaging services. Check with your wireless carrier for details regarding your specific service plan and any data usage or text messaging charges that may apply. Also, a supported mobile device is needed to use the Mobile Banking app. Mobile Deposit is a feature of PNC Mobile Banking. Use of the Mobile Deposit feature requires a supported camera-equipped device, and you must download a PNC Mobile Banking app. Eligible PNC Bank account and PNC Online Banking are required. Certain other restrictions apply. See the mobile banking terms and conditions on the PNC Online Banking Agreement.

4 Federal regulation requires PNC to provide disclosures that make certain transfers from the MCard or your PNC Bank account may be subject to a fee. A fee may be charged for each transfer, such as a withdrawal fee or a transfer fee. PNC may disclose the transfer fees in a manner that makes the total of fees and other charges associated with the transfers evident to you. PNC discloses these transfer fees on your account statement. You may also be charged a fee for each transfer if you exceed your MCard or your PNC Bank account’s transfer limits. If you exceed your MCard or your PNC Bank account’s transfer limits, you will be charged a fee for each exceed. Exceeding your MCard or your PNC Bank account’s transfer limits is not a transfer violation if you were not trying to exceed your transfer limits.

5 Reimbursement of the fee for the first two domestic or international non-PNC Bank ATM transactions made on your Spend, Reserve or Growth accounts per statement period

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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 31 ATMs convenient to Ann Arbor and campus. Locate the nearest branch or ATM at pnc.com/Michigan.

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

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

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

PNC Makes Student Banking Easier!

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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
- North Quad
- Palmer Commons
- PNC Bank–Main Street Branch
- PNC Bank–South University Branch
- Ross School of Business/Blau Hall
- South Quad Residence Hall
- Michigan League (accepts deposits)

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

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

South Campus
- 2992 S. Main St. at Eisenhower Pkwy.
  near Briarwood Mall

North Campus
- 2901 Plymouth Rd. at Huron Parkway

Locate other PNC branches and ATMs by visiting pnc.com/Michigan and clicking on Locate a PNC ATM/Branch.