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

The PNC Bank Visa® Debit Card is offered to PNC checking account holders. It provides access to funds, making it convenient for point-of-sale purchases, online purchases, and in-branch transactions. Blue Bucks and MCARD are meal plans associated with residence hall access. There is a $20 lost card replacement fee. If a police report is filed, the fee is waived. Reactivate meal plans, Dining Dollars, Blue Bucks and residence hall access at https://get.cbord.com/umich.

WHAT SHOULD I DO IF MY MCARD DOES NOT WORK?  

If your card isn’t working for your meal plan, Dining Dollars, Blue Bucks or residence hall access.

DOES PNC OFFER FINANCIAL EDUCATION?  

Yes. PNC is committed to lifelong financial learning and provides an array of tools that help teach sound financial concepts — including financial education seminars and content available for students. We encourage you to check out pnc.com/achievementseminars for more information.

WHAT ARE MY OVERDRAFT SOLUTION OPTIONS?  

PNC Virtual Wallet Student offers:

• The option to link your account to your PNC card so you can use it at all 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.
• University of Michigan PNC Bank Visa® Debit Card.
• $5.00 reimbursement of other financial institutions’ ATM surcharge fee per statement period.
• One automatic courtesy refund of any Overdraft Item or Returned Item fee associated with the first overdraft event that occurs within 6 years of the date of account opening. Get more information about the benefits of PNC Student Banking and Virtual Wallet Student at pnc.com/michigan.

WHAT IS THE 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.

HERE ARE SOME FREQUENTLY ASKED QUESTIONS ABOUT THE MCARD, PNC BANK AND THE BANKING SERVICES THAT CAN BE PROVIDED THROUGH YOUR MCARD.

HOW DO I DEPOSIT MONEY INTO MY PNC BANK ACCOUNT?  

You can deposit funds in any PNC Bank location or by using PNC Online Banking or Mobile Banking.

PNC LIMITS THE NUMBER OF TRANSFERS THAT MAY BE MADE FROM A SAVINGS OR MONEY MARKET ACCOUNT. PLEASE SEE YOUR ACCOUNT AGREEMENT FOR MORE INFORMATION.

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

Visit the PNC South University branch located on the corner of South University and East University streets (1070 South University Avenue). PNC Bank representatives will be available at these locations to help you open an account.

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

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

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 immediately and ask your PNC Bank Representative to unlink it from your account.

DON’T USE YOUR MCARD WHERE PNC DOES NOT CHARGE A FEE FOR ATMs. HOWEVER, THIRD-PARTY MESSAGE AND DATA RATES MAY APPLY. THESE INCLUDE FEES YOUR WIRELESS CARRIER MAY CHARGE YOU FOR DATA USAGE AND TEXT MESSAGING CHARGES. CHECK WITH YOUR WIRELESS CARRIER FOR DETAILS REGARDING YOUR SPECIFIC PLAN AND ANY DATA USAGE OR TEXT MESSAGING CHARGES THAT MAY APPLY.

6. If the issue is normal wear and tear, visit an ID station for a replacement. MCards turned in at an ID station because of normal wear are generally replaced for free.

7. PNC does not charge a fee for Mobile Banking. However, third-party message and data rates may apply. These include fees your wireless carrier may charge you for data usage and messaging services. Check with your wireless carrier for details regarding your specific 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 may not download a PNC Mobile Banking app. Eligible PNC Bank account and PNC Bank Online Banking required. Certain other restrictions apply. See the mobile banking terms and conditions in the PNC Online Banking Service Agreement.

8. PNC limits the number of transfers that may be made from a saving or money-market account. Please see your account agreement for more information.

9. Visa is a registered trademark of Visa International Service Association and used under license.

10. 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 a qualifying educational institution to receive a monthly service charge waiver. At the end of the 6 years, your account will be converted to Virtual Wallet and subject to the Virtual Wallet Student fee schedule. For PNC Virtual Wallet Student accounts, fees and charges may occur due to overdrafts or insufficient funds (NSF) in the account. These include: Reimbursement of the fee for the first two domestic or international non-PNC ATM transactions made on your Spend, Reserve or Growth accounts per statement period.

11. 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.

12. Here are some frequently asked questions about the MCard, PNC Bank and the banking services that can be provided through your MCard.

13. If your card isn’t working for your meal plan, Dining Dollars, Blue Bucks or residence hall access, it’s linked to your MCard, which can be purchased for purchases at residence hall vending machines, laundry facilities, cafeterias, snack bars and convenience stores.

14. The PNC Bank Visa® Debit Card is offered to PNC checking account holders. It provides access to funds, making it convenient for point-of-sale purchases, online purchases, and in-branch transactions. Blue Bucks and MCARD are meal plans associated with residence hall access. There is a $20 lost card replacement fee. If a police report is filed, the fee is waived. Reactivate meal plans, Dining Dollars, Blue Bucks and residence hall access at https://get.cbord.com/umich.

15. When you receive your new MCard, you can re-link to your PNC Bank account(b) by following these steps:

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 immediately and ask your PNC Bank Representative to unlink it from your account.

16. If the issue is normal wear and tear, visit an ID station for a replacement. MCards turned in at an ID station because of normal wear are generally replaced for free.

17. PNC does not charge a fee for Mobile Banking. However, third-party message and data rates may apply. These include fees your wireless carrier may charge you for data usage and messaging services. Check with your wireless carrier for details regarding your specific 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 may not download a PNC Mobile Banking app. Eligible PNC Bank account and PNC Bank Online Banking required. Certain other restrictions apply. See the mobile banking terms and conditions in the PNC Online Banking Service Agreement.

18. PNC limits the number of transfers that may be made from a saving or money-market account. Please see your account agreement for more information.

19. Visa is a registered trademark of Visa International Service Association and used under license.
PNC Makes Student Banking Easier!

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

PNC Bank ATM Locator

Central Campus
- Aikens Commons
- Angell Hall
- East Quad Residence Hall
- Hill Dining Center
- Mary Markley Residence Hall
- Michigan Union (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
- A. Alfred Taubman Health Sciences Library
- Cardiovascular Center (CVC)
- Medical Science Research Building II (MSRB II)
- Mott Children’s Hospital
- Towsley Link/Triangle in Medical Center (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
- 1107 S. University Ave. Suite A at E. Univ. Ave.
- 101 S. Main St. at E. Huron St.

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

North Campus
- 2901 Plymouth Rd. at Huron Parkway

You can link your Mcard to your PNC Bank account(s) and use it as an ATM card! Mcard Questions?
734-93-MCARD (936-2273)
mcard@umich.edu
mcard.umich.edu

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

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