

## WHAT ARE MY OVERDRAFT COVERAGE OPTIONS?

Virtual Wallet Student includes built-in Overdraft Protection. If you overdraw your Spend account, the protected account will transfer available funds from your Reserve, Growth or other designated PNC account (protecting account) to cover the transactions creating the overdraft.<sup>7</sup>

## HOW CAN I KEEP TRACK OF MY BALANCE?

You can keep track of your balance through Online Banking at [pnc.com](http://pnc.com), Mobile Banking, inquiries at PNC Bank ATMs, creating email alerts, calling **1-877-PNC-1000** and maintaining a transaction register.

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

Your Mcard is the multi-purpose card issued to you by U-M. It is your key to university and banking services. You can set up a U-M Housing Blue Bucks account and a PNC Bank account. These two services are separate, but do complement each other. Your Mcard is used to access Blue Bucks debit services. You can deposit money into your Blue Bucks debit account for use at residence hall vending machines, laundry facilities, meals, snack bars, and convenience store purchases. Blue Bucks is also accepted at several libraries, athletic facilities, cafeterias, and fast food restaurants within the Michigan Union, Michigan League, Pierpont Commons, Palmer Commons, U-M Hospital, and at various campus vending machines.

Your Mcard can be used as an ATM card for your PNC Bank checking and savings accounts. In addition to your Mcard linking, PNC Bank offers checking account owners a co-branded PNC Bank Visa® Debit Card. The PNC Bank Visa Debit Card is a debit card with Visa® functionality. The PNC Bank Visa Debit Card can be used at ATMs and anywhere Visa is accepted. The PNC Bank Visa Debit Card is not a credit card. The amount of the PNC Bank Visa Debit Card purchase is deducted from your checking account.

## WHAT SHOULD I DO IF I LOSE MY MCARD?

It is very important to immediately contact the Mcard Center to cancel your meal plan, Dining Dollars, and/or Blue Bucks on your lost Mcard. There is a \$20 replacement fee for a new Mcard. If your Mcard is stolen, the replacement fee is waived if you provide a police report at the time of card issuance.

If you lose your Mcard after business hours, go to [myplan.housing.umich.edu](http://myplan.housing.umich.edu) to have your card canceled. A canceled card cannot be used for meal plans, Dining Dollars, Blue Bucks, or residence hall access.

If you have a PNC Bank account, you should remove any links to your PNC Bank account in one of these ways:

- 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** as soon as you realize that your Mcard is lost and ask the PNC Bank representative to unlink it from your account.

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

- > Head online to **pnc.com** and sign in to PNC Online Banking.
- > Go to 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 link your account by visiting any PNC branch or by calling **1-877-PNC-1000**. However you choose to link, make sure you select a unique Personal Identification Number (PIN) for your Mcard.

## WHAT SHOULD I DO IF MY MCARD DOES NOT WORK?

If your meal plan, Dining Dollars, Blue Bucks, or residence hall door entry does not work, contact the Mcard Center. If your Mcard is not functioning properly due to normal wear and tear, visit an ID station to have it replaced. Mcards turned in at an ID station because of normal wear are generally replaced for free.

If you have linked your Mcard to your PNC Bank account and it's not working properly for PIN-based ATM transactions, contact PNC Bank.

## DOES PNC OFFER FINANCIAL EDUCATION?

PNC has a commitment to fostering lifelong learning and provides content, tools, and experiences that help teach financial concepts. Among them are financial education seminars and content available for students. We encourage you to check out [pnc.com/achievementsessions](http://pnc.com/achievementsessions) for more information.

# Mcard FAQs



The Mcard is your official U-M identification card. You'll use it all over campus to identify yourself as a member of the university community. Your Mcard allows for convenient money management while at U-M when you select the Blue Bucks Debit Program. **You can even use your Mcard as an ATM card if you choose to link it to a PNC Bank account.**

The following are frequently asked questions about Mcard, PNC Bank, and the banking services provided through the Mcard.

## DO I NEED A LOCAL BANK ACCOUNT?

We highly recommend a local bank account. ATM surcharges can get expensive if you do not have a local bank. Most students find it more convenient and cost effective to maintain a local bank account to manage their money.

## CAN STUDENTS CASH CHECKS AT THE UNIVERSITY?

**No.** For safety and security, residence halls and the Cashier's Office do not cash checks. We recommend that students use a bank for check cashing services.

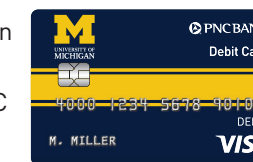
## IS PNC BANK THE ONLY BANK AFFILIATED WITH THE MCARD?

**Yes.** Due to the technological requirements of the program, there is only one bank affiliated with the Mcard. PNC Bank offers many convenient services, including Virtual Wallet Student®, an innovative banking product designed for the needs of students.

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

PNC Virtual Wallet Student has many valuable features, including:

- Avoid the monthly service charge for six years with proof of active student status<sup>1</sup>
- Co-branded University of Michigan PNC Bank Visa® Debit Card
- Free access to your money at PNC ATMs on and off campus (15 PNC ATMs available on campus)
- Reimbursement for up to two non-PNC ATM transaction fees each statement period<sup>2</sup>
- One complimentary overdraft fee refund on first incident within first 12 months<sup>3</sup>
- One free incoming wire transfer per monthly statement period<sup>4</sup>
- Mobile and Online Banking<sup>5</sup>, including access to account information through the Virtual Wallet app



- Money management tools that can help you spend and save with confidence
- Parent Alerts that can be set up to let parents, guardians or others know when your account balance is low
- Text Message Banking<sup>6</sup>

Please see the Virtual Wallet Features and Fees for a complete listing of fees or talk to a PNC Representative for more information.

## CAN I OPEN AN ACCOUNT IF I AM NOT YET 18 YEARS OLD?

**Yes.** However, if you are under 18, you will need a parent or guardian co-owner to open the account with you.

## WHERE AND WHEN CAN I OPEN AN ACCOUNT WHEN I GET TO CAMPUS?

PNC Bank representatives will be available at orientation. If you are not able to open your account during orientation, please visit the South University branch located on the SE corner of South University and East University Streets (1100 South University).

## I HAVE A PNC BANK NEAR MY HOME. CAN I OPEN MY PNC VIRTUAL WALLET STUDENT CHECKING ACCOUNT AT THIS LOCATION?

**Yes.** You may open your account at any PNC Bank location or online (if 18 or older). You can bank at any PNC Bank location once your account is open.

## HOW DO I DEPOSIT MONEY INTO MY PNC BANK ACCOUNT?

PNC Bank offers many convenient deposit options, such as:

### PNC Branches

You can make a deposit at any PNC Bank.

### PNC DepositEasy™ ATMs

You can deposit cash and checks at any PNC DepositEasy ATM.

### Mobile Deposit

You can deposit checks on the go using your mobile device.

### Mobile and Online Banking

PNC account holder parents, guardians or others can transfer funds online.<sup>7</sup> Parents who bank elsewhere can wire money into the student account and, with PNC Virtual Wallet Student, the student will receive one free incoming international or domestic wire transfer per monthly statement period.

<sup>1</sup> Proof of active enrollment in an educational institution is required to receive a monthly service charge waiver. This waiver will expire 6 years after it is assigned to your account.

<sup>2</sup> The fee for the first two domestic or international non-PNC Bank ATM transactions made on your Spend, Reserve or Growth accounts during the statement period will be reimbursed to your Spend account at the end of the statement period. Fees in excess of two per statement period will not be reimbursed.

<sup>3</sup> Although the fee may be refunded, the transaction will be considered an overdraft or a non-sufficient funds (NSF) occurrence when determining any subsequent overdraft or NSF fee.

<sup>4</sup> Customers in the Student Banking program who are enrolled at a designated PNC Alliance or Access school will receive 1 free domestic or international incoming wire per statement period. Otherwise, a \$15 incoming wire fee will apply to all incoming wires. If you don't see your school at [pnc.com/studentbanking](http://pnc.com/studentbanking), please call 1-877-PNC-1000 or stop by any PNC Bank.

<sup>5</sup> 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 text messaging services. Check with your wireless carrier for details regarding your specific wireless 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 Bank Online Banking required. Certain other restrictions apply. See the mobile banking terms and conditions in the PNC Online Banking Service Agreement.

<sup>6</sup> Your wireless carrier may charge you standard text message rates.

<sup>7</sup> A federal regulation limits the number of transfers that may be made from a savings or money market account. Please see our Consumer Schedule of Service Charges and Fees for additional information.

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





# Student banking on a whole new level 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 4 branches and 25 ATMs convenient to Ann Arbor and campus. Locate the nearest branch or ATM at [pnc.com/Michigan](http://pnc.com/Michigan).

# University of Michigan

**Key**

-  University Buildings
-  Residence Halls/University Housing
-  PNC ATM Locations
-  Limited Public Parking
-  Major Roads in Ann Arbor
-  Bldgs. Under Construction

**You can link your account to PNC Bank as an ATM card!**  
**Use it to PNC Bank and use it**

## 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

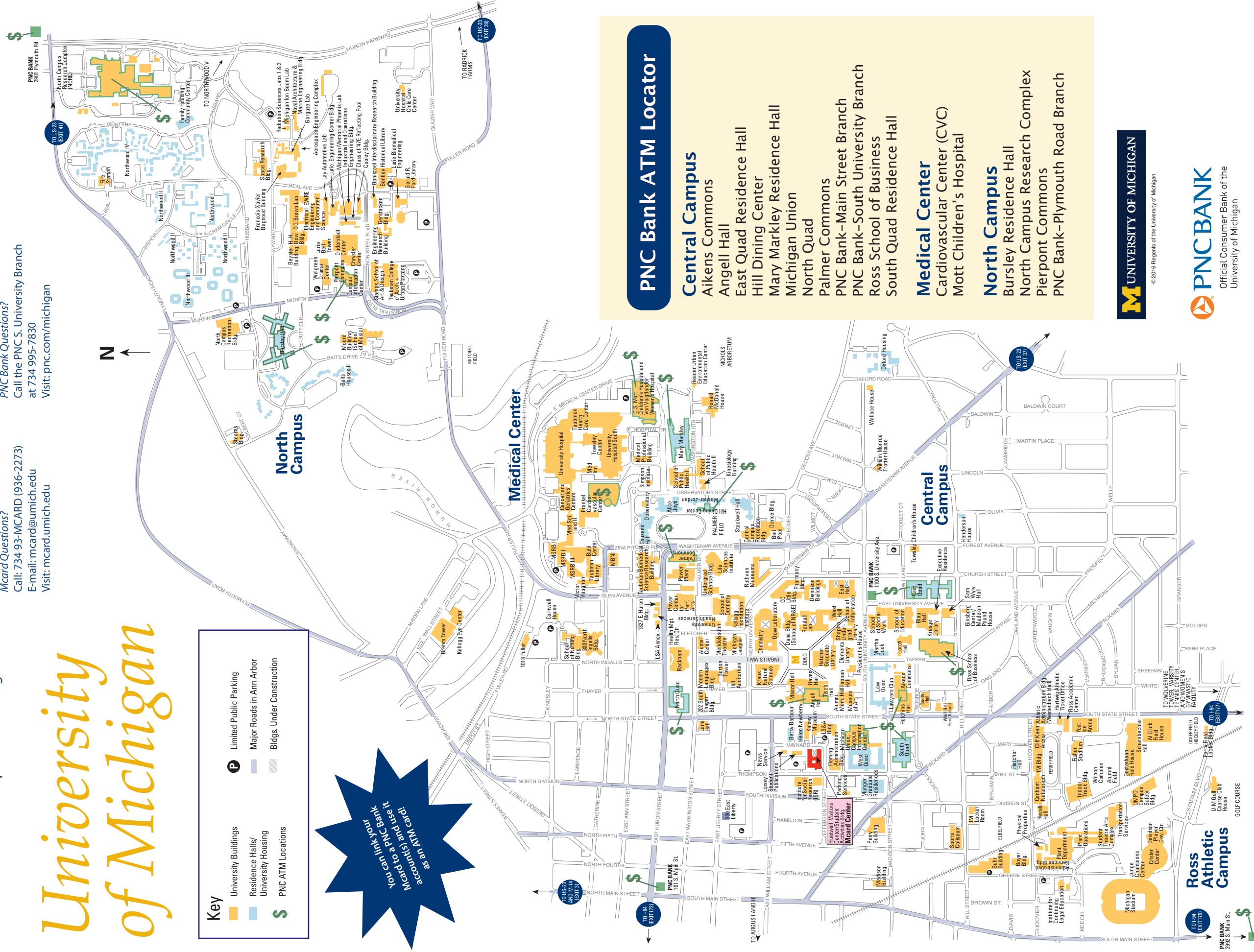
Locate other PNC branches and ATMs by visiting [pnc.com/Michigan](http://pnc.com/Michigan) and clicking on the "Find a PNC ATM/Branch." Search online or download the PNC Finder app.

### McCard Questions?

Call: 734 93-MCARD (936-2273)  
 E-mail: [mccard@umich.edu](mailto:mccard@umich.edu)  
 Visit: [pnc.com/michigan](http://pnc.com/michigan)

### PNC Bank Questions?

Call the PNC S. University Branch at 734 995-7830  
 Visit: [pnc.com/michigan](http://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
- North Quad
- Palmer Commons
- PNC Bank—Main Street Branch
- PNC Bank—South University Branch
- Ross School of Business
- South Quad Residence Hall

### Medical Center

- Cardiovascular Center (CVC)
- Mott Children's Hospital

### North Campus

- Bursley Residence Hall
- North Campus Research Complex
- Pierpont Commons
- PNC Bank—Plymouth Road Branch



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