

U-M and PNC Bank Facts

- U-M has an [agreement with PNC Bank](#) to support its Mcard program, which is the university's ID card program for faculty, staff, and students. The agreement began in 2015 and lasts for 10 years. In addition to being used as an identification card, an Mcard can be used for a variety of other services, including, but not limited to, borrowing privileges at the institution's libraries, accessing buildings, purchasing meals in residence halls, and complimentary fares on the City of Ann Arbor's buses. If students or employees choose to link their Mcard to a PNC bank account, it can also be used as an ATM/debit card. The agreement does not offer U-M any incentives based on the number of accounts that students choose to open at PNC Bank.
- The banking functions of the Mcard are completely optional. Faculty, staff, and students are not required to use PNC Bank for personal banking. Faculty, staff, and students, however, can choose to establish an account with PNC Bank and have the option of using the Mcard as an ATM/debit card that is secured by a personal identification number (PIN). Students have the option to utilize any domestic bank, which could include PNC Bank, to receive U-M payroll, financial aid, or student loan funds.

The agreement between the university and PNC Bank does not allow fees for PNC customers using services such as writing checks, withdrawing money from PNC Bank's ATMs, or for using a debit card. Read more information about [PNC Bank fees](#).

- PNC Bank does NOT market credit cards to students on U-M's campus (or on any college campus).
- The funding from PNC Bank subsidizes the administration of the Mcard program (e.g., cards, card printers, etc.). It also supports U-M's academic mission by allowing the Mcard program to operate without the use of tuition dollars.
- U-M and PNC Bank encourage financial literacy. [PNC Bank has a free financial literacy education program covering many topics](#).
- PNC Bank also provides free custom financial education sessions during international student orientation. Sessions can also be requested by contacting:

Aaron Haury
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1100 South University
734-995-7831

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- PNC Bank also provides monetary and non-monetary support to a variety of university organizations and events, including the following:
 - Taught “Banking in the USA” presentations to U-M international students, which helped students navigate and understand new U.S. banking principles and how to avoid fees, identity theft, etc.
 - Sponsored freshmen student welcome “Escapades” event to help promote financial wellness.
 - Provided scholarship to U-M CEW (Center for the Education of Women)
 - Supported U-M Human Resources Wellness Week - Team collaboration taught financial literacy to U-M and UMHS faculty and staff attendees.
 - Provided annual grant to Mott Children’s Hospital.
 - Provided scholarship for Ross School of Business, Leadership Crisis Challenge.