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 get.c_cards.umich . An inactive Mcard cannot be used for meal plans, Dining Dollars, Blue Bucks or residence hall access.

Low Cash Mode is only available on the Spend account of your Virtual Wallet product.

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 Fees and Terms effect at that time. If you maintain this account as a different product or account type during the first 6 years, you will still retain the benefits of the Virtual Wallet Student account and will be eligible to transfer back to the Virtual Wallet Student account.

Virtual Wallet Student accounts will receive an automatic courtesy refund of the fee for the first Overdraft event (Spend account only). Although the fee may be refunded, the transaction will be considered an overdraft occurrence when determining any subsequent overdraft fee. You will be responsible for paying the overdraft balance.

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 opening1
• One incoming domestic or international wire transfer per statement period at no charge
• University of Michigan PNC Bank Visa® Debit Card
• 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 period2
• $5 reimbursement of other financial institutions' ATM surcharge fee per statement period3
• One automatic courtesy refund of any Overdraft Item fee associated with the first overdraft event that occurs within 6 years of the date of account opening4 Get more information about the benefits of PNC Student Banking and Virtual Wallet Student at pnc.com/michigan

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
• PNC DepositEasy® ATMs
• Mobile deposit via the PNC Mobile Banking app on your smartphone or tablet5

WHAT ARE MY OVERDRAFT SOLUTION OPTIONS?

Virtual Wallet’s digital tools now include Low Cash Mode®. Low Cash Mode in the PNC Mobile app® helps you take control and avoid surprise overdraft fees. One way is by giving you extra time (at least 24 hours) to bring your available Spend account balance to at least $0 before you are charged overdraft fees.6,5

HOW CAN I KEEP TRACK OF MY PNC ACCOUNT BALANCE?

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

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

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 student banking services. 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.

CANA PPLY FOR A PNC ACCOUNT 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?

Visit the PNC South University branch located on the corner of South University and East University streets (1073 South University Avenue). PNC Bank representatives will be available at this location to help you apply for an account.

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.

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 door entry, contact the Mcard Center.

If the account is closed because of lack of normal use or inactivity and the account is not in transition to a Virtual Wallet account, the account may be closed by the bank. A final statement will be mailed to the last known address on file. You may be charged a fee for closing the account.

CAN I APPLY FOR A PNC ACCOUNT IF I’M UNEMPLOYED?

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.
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 32 ATMs convenient to Ann Arbor and the U-M campus. Locate the nearest branch or ATM at pnc.com/michigan.

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

PNC Bank Questions?
Call the PNC S. University Branch at 734-995-7600 or visit pnc.com/michigan

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

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