

Information about Mcard and PNC Bank

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

The Mcard is your official U-M identification card and is your key to a variety of 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's linked to your Mcard, which can be used for purchases at residence hall vending machines, laundry facilities, cafeterias, snack bars and convenience stores.

The 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 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 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.

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?

Yes. PNC My Finance Academy offers you free and easy access to articles, videos and online tools to help you learn more about saving, budgeting, stretching your money, building your credit score, managing your student loans and so much more. [Visit pnc.com/myfinanceacademy](https://pnc.com/myfinanceacademy).

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

There is a \$20 lost-card-replacement fee. If a police report number for a stolen Mcard is provided at the time of card replacement, the fee is waived. Reactivate meal plans, Dining Dollars, Blue Bucks and residence hall access at get.cbord.com/umich.

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** immediately 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 Mcard.

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.



Here are some frequently asked questions about the Mcard, PNC Bank and the banking services that are offered through your Mcard.

DO I NEED A LOCAL BANK ACCOUNT?

No, but we highly recommend it. ATM surcharges can really add up if your bank doesn't have a local branch. That's why most students find it more convenient and cost-effective to bank locally.

CAN STUDENTS CASH CHECKS AT THE UNIVERSITY?

No. For safety and security, U-M 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. Because of the technological requirements of the program, only one bank is affiliated with the Mcard. PNC Bank offers many convenient products such as Virtual Wallet Student®, which has features and tools designed just for students. In addition, PNC has an on-campus branch and ATMs at 11 locations across campus.

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 period²
- 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 opening³

Get more information about the benefits of PNC Student Banking and Virtual Wallet Student at pnc.com/michigan.

CAN I APPLY 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 WHEN I GET TO CAMPUS?

Please visit the PNC South University branch located on the corner of South University and East University streets (1107-A 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.

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 DepositEasySM ATMs
- Mobile Deposit via the PNC Mobile Banking app on your smartphone or tablet⁴

WHAT ARE MY OVERDRAFT SOLUTION OPTIONS?

Virtual Wallet's digital tools now include Low Cash Mode[®]. Low Cash Mode in the PNC Mobile app⁴ 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.^{5, 6}

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 app⁴ at PNC Bank ATMs or by calling **1-877-PNC-1000**.

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 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 Features and Fees in effect at that time. If you transfer this account to a different product or account type during the first 6 years, you will forfeit the benefits of the Virtual Wallet Student account and will not be able to transfer back to the Virtual Wallet Student account.

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 must be repaid. Surcharge fees not identified within the transaction by the originating financial institution may not be reimbursed. Any fee reimbursements occur at the end of the statement period.

³ 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.

⁴ 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.

⁵ Low Cash Mode is only available on the Spend account of your Virtual Wallet product.

⁶ In order to avoid overdraft fees, you must bring the available balance in your account to at least \$0 before your Extra Time expires. If you make a deposit, the time it takes for your deposit to be reflected in your available balance and for those funds to become available to you will vary based on the deposit type and time. Depending on your deposit type or your deposit time, your deposit may not be available before your Extra Time period expires, and you may incur overdraft fees. See your Funds Availability policy for more information. Overdrawing an account, maintaining a negative available balance for any period of time, and returning transactions as unpaid may have other consequences, including account closure or negative impacts to your ability to obtain financial services including loans, deposit accounts, and other services at PNC and other institutions.

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UNV PDF 0423-042-2237101



Official Consumer Bank of the University of Michigan



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