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.8

HOW CAN I KEEP TRACK OF MY BALANCE?

You can keep track of your balance through Online Banking at pnc.com, Mobile Banking 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 VIS®* 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 stores. 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 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.

DOES PNC OFFER FINANCIAL EDUCATION?

PNC has a commitment to fostering lifelong learning and includes:

- Reimbursement for up to two non-PNC ATM transaction fees per statement period
- One complimentary overdraft fee refund on first incident within first 12 months
- Free access to your money at PNC ATMs on and off campus (IS PNC ATMs available on campus)
- Reimbursement for up to two non-PNC ATM transaction fees each statement period
- One complimentary overdraft fee refund on first incident within first 12 months
- One free incoming wire transfer per monthly statement period
- Mobile and Online Banking, including access to account information through the Virtual Wallet app

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. The Mcard can even be used 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 charges find it more convenient and cost effective to manage 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. 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
- Co-branded University of Michigan PNC Bank Visa® Debit Card
- Free access to your money at PNC ATMs on and off campus (IS PNC ATMs available on campus)
- Reimbursement for up to two non-PNC ATM transaction fees each statement period
- One complimentary overdraft fee refund on first incident within first 12 months
- One free incoming wire transfer per monthly statement period
- Mobile and Online Banking, 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 Messaging Banking

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. 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?

Please visit the South University branch located on the SE corner of S/footer 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 (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.9

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.

1. Funds transfer options may apply.
2. 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 if the account is open at the end of the statement period and is in good standing.
3. Depending on your school and program, your financial aid may be disbursed to your PNC Bank account. If you don’t yet have your school’s aid information, please call 1-877-PNC-1000 or log on to pnc.com and click Student Services. You can order your Mcard at any PNC Bank location once your account is open.
4. 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.
5. 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 Campus Card Account 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.
6. 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 stores. 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.
7. 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 more information.
8. 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 if the account is open at the end of the statement period and is in good standing.
9. ATMs available on campus (IS PNC ATMs available on campus)
10. If you are not able to open your account during orientation, please visit the South University branch located on the SE corner of S/footer University and East University Streets (1100 South University).
University of Michigan

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 14 branches and 25 ATMs convenient to Ann Arbor and campus. Locate the nearest branch or ATM at pnc.com/michigan.

Student banking on a whole new level from PNC Bank!