Wolfpack One Card

NC State has partnered with U.S. Bank to provide students with a Student ID that also functions as a Debit MasterCard®. We’ve provided this book to tell you more about how your card serves both functions, how to activate it, and of course all of the fine print. If you have questions, feel free to stop by the Wolfpack One Card office in the West Dunn Building or call us at 919-513-3090.

HOW TO GET STARTED:

GET IT.

Get your card at orientation. At all other times, drop by the Wolfpack One Card office in West Dunn Bldg.

REGISTER.

Follow the easy step-by-step instructions in this Welcome Kit.

USE IT.

Use your card as your student ID and to make purchases anywhere Debit MasterCard® is accepted.
HOW DO I USE MY WOLFPACK ONE CARD?

NC STATE UNIVERSITY

Carrie A. Card
STUDENT

5000 1231 1231 1231
5000
ID # 123123123 Expires 02/17

BLACK STRIPE

For customer service or to report a lost or stolen card (report lost/stolen card to both U.S. Bank and NC State): U.S. Bank toll free: 855-613-3098, NC State Wolfpack One Card Office: 919-515-3090.

Authorized signature:
Not valid unless signed.

Debit
MasterCard
Money Pass

RED STRIPE

For College functions, swipe this stripe.

SWIPE RED STRIPE TO:
- Enter your residence hall
- Access your meal plan
- Work out at the gym
- Check out books
- Access your laundry account

STRIPE BLACK STRIPE TO:
- Use at ATMs and anywhere Debit MasterCard® is accepted
WELCOME
It’s time to register your Wolfpack One MasterCard®

Before you start

1. Have your Social Security number, permanent address and Wolfpack One Card in hand

Go to www.mypack.ncsu.edu

2. Log in with your current NC STATE Unity ID and password

Click the Wolfpack One ID Card link

3. Then click the U.S. Bank button to go to the registration site

Fill in your personal information

4. Follow the step-by-step instructions. It’s that easy to start using your card!

Invite a parent or someone else to give you money

5. Soon people will be able to add money to your card*

To manage your account or view transaction history, visit: www.usbankcampuscard.com/NCSTATE

* ACCOUNT HOLDER MUST HAVE THE DELUXE CARD ACCOUNT FOR THIS FEATURE.
NC STATE UNIVERSITY OFFERS 279 DEGREE PROGRAMS
How Can I Use My Wolfpack One Card?

PROVE IDENTITY AND ACCESS SERVICES ON CAMPUS
Use your Wolfpack One Card to access services on campus
- Enter your residence hall
- Work out at the gym or check out books
- Access your meal plan
- Access your laundry account
- Make photocopies through your Wolf Copy account

MANAGE ON-CAMPUS EXPENSES
Make purchases at University Dining, NC State Bookstores, Campus Cinema, Transportation, Carter-Finley concessions and Health Services, among others, through the AlienCampus Debit account program.

EXPAND YOUR PURCHASING POWER WITH MASTERCARD®
Activate the Debit MasterCard® feature and make purchases on or off campus
1. Know your balance
2. Hand cashier your card or swipe the card, select CREDIT or DEBIT
3. Sign your receipt or enter your PIN to authorize
4. Take your Wolfpack One MasterCard® and your receipt

GET CASH BACK AT MERCHANTS
Some merchants allow you to get cash back when making a Debit MasterCard® purchase
1. Purchase at least one item
2. Select DEBIT and enter your 4-digit PIN
3. Select YES for cash back
4. Enter the amount, press OK

GET CASH AT AN ATM
Withdraw cash using your Debit MasterCard® at an ATM
1. Insert or swipe your card at the ATM and enter your 4-digit PIN
2. Select WITHDRAWAL FROM CHECKING
3. Enter the amount of cash you wish to withdraw
4. Take your cash, your receipt and your Wolfpack One MasterCard®
5. Keep track of your remaining balance

CHECK YOUR BALANCE
Check your Debit MasterCard® balance at an ATM
1. Select BALANCE INQUIRY FROM CHECKING
How Do I Access My Account?

Online  www.usbankcampuscard.com/NCSTATE
Make changes or view your account information anytime:
1. Follow the login instructions
2. View your balance
3. Check your transactions
4. Make changes to your account

Mobile App
Free mobile app for your iPhone® or Android™ phone
1. Visit either the Apple App Store® or Google Play™
2. Type in “U.S. Bank Campus Card App”
3. Download the app to your phone

Over the Phone  1. 855. 613. 9098
Call Customer Service, day or night*
1. Obtain balance information
2. Report a card lost or stolen—no fee applies
3. Request other assistance

How Do I Invite Someone to Give Me Money?**
Inviting someone, like a parent, to fund your account is a great way to get money right away when you need it.

Before inviting someone to fund your account, make sure that you are registered for the Deluxe account. Your Social Security number is required during registration.

VISIT  www.usbankcampuscard.com/NCSTATE
CLICK  Invite a Parent or Guardian
Enter the person’s information, including their email address, and type in a message that you’d like to include in the invitation. Make sure the person you’ve invited has your Social Security number and birth date.

* PLEASE REFER TO THE FEE SCHEDULE INCLUDED IN THE WELCOME PACKET FOR ANY APPLICABLE FEES.
** RESTRICTED TO INVITING ONE PERSON.
NC STATE currently has enrolled more than 34,000 STUDENTS

65% receive financial aid*

* SOURCE: NC STATE OFFICE OF SCHOLARSHIPS AND FINANCIAL AID
Do you want your cashier’s office refund on your Wolfpack One Mastercard? Register at www.mypack.ncsu.edu
Is my Wolfpack One ID Card a credit card?
No. Your card is linked to a Debit MasterCard® account that can only be activated by you; each purchase amount is deducted from your available balance, and you cannot spend more than you have deposited.

What is the difference between a Basic and Deluxe account?
The only way to get money into a Basic account is through deposits from your school, such as cashier’s office refunds. By upgrading to the Deluxe Wolfpack One MasterCard® account, you will be able to deposit money electronically from almost any source: a checking account, a savings account, direct deposit from your employer, other Deluxe account members, or even your parents! Both the Basic and Deluxe accounts can be used at ATMs and for purchases anywhere Debit MasterCard® is accepted.

Where can I use my Wolfpack One MasterCard® account?
Nearly anywhere! Your card can be used to make purchases on and off campus, online, and everywhere Debit MasterCard® is accepted: over 32 million locations worldwide!

How do I get my cashier’s office refund deposited to my Wolfpack One MasterCard® account?*
You will need to register your card by going to www.mypack.ncsu.edu, clicking Wolfpack One ID Card, and following the directions there.

Do I need to sign an agreement?
You will read and electronically accept the terms and conditions of the account when you register your Wolfpack One MasterCard® online.

Will I receive a monthly statement?
No. You will be able to review and print electronic statements by visiting www.usbankcampuscard.com/NCSTATE.

Can I give a parent or guardian access to my account?
Yes, if you register as a Deluxe Account holder. As you’re making the transition to financial independence, you may want to keep a parent or guardian in the loop so that they can help you with your financial choices (and give you money!). Your parent or guardian will see all of your deposit history and will be able to make online deposits, but you can choose whether or not to share your transaction history.

What happens if I need to return an item?
Each merchant location has its own return policies and will handle the returns in the same manner as any other MasterCard® transaction. They may credit your Wolfpack One MasterCard® account or provide a cash refund or store credit. When in doubt, always check a store’s return policy before making a purchase.

* WOLFPACK ONE MASTERCARD ACCOUNT NOT REQUIRED FOR RECEIPT OF FINANCIAL AID DISBURSEMENT BY CHECK OR TO A DEPOSIT ACCOUNT.
What if my purchase is denied?
This will happen if the available balance in your account is less than the purchase amount. Inform the merchant of the remaining account balance and use another form of payment to pay the difference (subject to the policy of the merchant). Also, please be aware that use of your card at some merchants requires a set minimum balance – gas pumps, for example, require a $75 balance; however, only the actual amount spent will be deducted from the card.

Can I use my Wolfpack One MasterCard® account to pay my friends for shared expenses?
Yes. If you both have the Deluxe account, you can transfer money right to your friends’ card for shared expenses (think: rent, bills, groceries, pizza) through the Transfer Funds feature online.

What do I do if I’ve misplaced my Wolfpack One ID Card?
You should immediately visit www.usbankcampuscard.com/NCSTATE to suspend your card if it is ever misplaced. Any scheduled deposits will still be accepted, but purchases and ATM transactions will be declined. When you find your card again, you can unsuspend it, and it will return to full functionality. Be sure to contact the Wolfpack One Card Office, located in the West Dunn Building, to secure any on-campus accounts you may have.

What happens if my Wolfpack One ID Card is lost or stolen?
Immediately report any problems or a lost or stolen card by calling Cardholder Services for free 24/7/365 at 1.855.613.9098. As long as the missing card is reported immediately, you will not be responsible for any unauthorized charges. Be sure to contact the Wolfpack One Card Office, located in the West Dunn Building, to secure any on-campus accounts you may have and get a replacement card. When you receive your replacement, log into My Account to activate your card and link it to your account.

Can my Wolfpack One MasterCard® account ever have a negative balance?
Any authorization request that is greater than the card’s available balance will be declined. However, there can be times when a merchant puts an item through without prior authorization. If an overdraft occurs, you will be required to make a payment to Cardholder Services to cover the negative amount.

Funds can be deposited at an ATM to bring the account positive.
Payments can also be sent to:
Cardholder Services
P.O. Box 550129
Fort Lauderdale, FL 33355
85% OF STUDENTS BELIEVE IT’S IMPORTANT FOR THEIR SCHOOL TO PROVIDE THEM WITH A CAMPUS CARD.*

* Student Monitor® LLC, Financial Services Report, Spring 2011
## ACCOUNT SERVICES

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ENROLLMENT FEE:</td>
<td><strong>FREE</strong> No fee is assessed upon opening your Account.</td>
</tr>
<tr>
<td>MONTHLY SERVICE FEE</td>
<td><strong>FREE</strong> No monthly service fee will be assessed once the Account is activated.</td>
</tr>
<tr>
<td>MINIMUM BALANCE REQUIREMENT</td>
<td><strong>NONE</strong> No minimum balance is required to keep the Account active.</td>
</tr>
<tr>
<td>CARD ISSUANCE</td>
<td><strong>FREE</strong> You will receive your initial Card at no fee from U.S. Bank.</td>
</tr>
<tr>
<td>ONLINE CUSTOMER SERVICE</td>
<td><strong>FREE</strong> Log in to see Card information, Card activity, view statements and change PIN.</td>
</tr>
<tr>
<td>AUTOMATED INTERACTIVE VOICE RESPONSE (IVR)</td>
<td><strong>FREE</strong> No fee will be assessed to your Account for customer service inquiries that utilize the IVR.</td>
</tr>
<tr>
<td>LIVE CUSTOMER SERVICE REPRESENTATIVE ASSIST</td>
<td><strong>2 FREE PER MONTH THEN $2 PER CALL</strong> The first two calls each month to Campus Card Customer Service in which you speak to a live customer service representative are free of charge. Then, $2.00 per call.</td>
</tr>
<tr>
<td>EMAIL ALERTS</td>
<td><strong>FREE</strong> No fee will be assessed to your Account for email alerts.</td>
</tr>
<tr>
<td>TEXT ALERTS</td>
<td><strong>FREE</strong> No fee will be assessed to your Account for text alerts. Standard messaging rates may apply. Additional fees from other parties may be incurred such as cell phone carriers or internet providers.</td>
</tr>
<tr>
<td>TEXT BALANCE INQUIRY</td>
<td><strong>FREE</strong> Standard messaging rates may apply. Additional fees from other parties may be incurred such as cell phone carriers or internet providers.</td>
</tr>
<tr>
<td>MONTHLY ONLINE STATEMENTS</td>
<td><strong>FREE</strong> No fee will be assessed to your Account for online statements.</td>
</tr>
<tr>
<td>MONTHLY PAPER STATEMENTS</td>
<td><strong>$2 /MO.</strong> If a monthly paper statement is requested, a fee will be assessed to your Account for each monthly paper statement. Statements accessed online are free of charge.</td>
</tr>
</tbody>
</table>
# CARD TRANSACTIONS

## Signature Transactions
**FREE**
No fee will be assessed to your Account for signature purchase transactions, PIN POS transactions, or POS cash back at a retailer.

## Pin Point of Sale (POS) Transactions
**FREE**

## POS Cash Back
**FREE**

## Bank Teller Cash Advance (at any bank)
**1 Free per month**
Then $5 each
If your Card is used more than one time per month to make a cash withdrawal from a teller at a financial institution, U.S. Bank will charge you a fee.

## Domestic ATM Withdrawal
**FREE**
**FREE**
**$2**

*U.S. Bank*
U.S. Bank will not charge you a fee at a U.S. Bank or MoneyPass-branded ATM. If you use any other domestic ATM, U.S. Bank will charge a fee to your Account per ATM transaction. Also, the owner of a non-U.S. Bank or MoneyPass-branded ATM may assess a surcharge fee on any ATM transaction you complete. You may withdraw up to $1,000.00 from an ATM each day.

*MoneyPass*

*All Others*

## Domestic ATM Balance Inquiry
**FREE**
**FREE**
**$1**

*U.S. Bank*

*MoneyPass*

*All Others*

## Domestic ATM Decline
**$1**
U.S. Bank will charge a fee to your Account per ATM decline. Also, the owner of an ATM may assess a surcharge fee on any ATM transaction you complete.

## International ATM Withdrawal
**$4**
U.S. Bank will charge a fee to your Account per international ATM transaction. Also, the owner of an ATM may assess a surcharge fee on any ATM transaction you complete.

## International ATM Balance Inquiry
**$1**

## International ATM Decline
**$2**

## Foreign Transaction
**Up to 3% per transaction**
A fee charged on a transaction in which the merchant is located in a country other than the U.S. or processes transactions outside of the U.S.
ACCOUNT ACTIVITIES

DIRECT DEPOSIT (FROM SCHOOL)
**FREE**
You will not be charged a fee for any direct deposit of funds from your school. This feature is available to both Deluxe and Basic Accounts.

DIRECT DEPOSIT (NON-SCHOOL)
**FREE**
You will not be charged a fee for any non-school direct deposits (Deluxe Account only).

CAMPUS CARD TO CAMPUS CARD TRANSFER
$1
If you perform an online transfer from your Account to a friend’s eligible U.S. Bank campus card Account, you will be charged a fee. Deluxe Accounts only.

ONLINE DEPOSIT TO CAMPUS CARD VIA ACH
**FREE**
If you or your parent or guardian make an electronic deposit to your Account from a checking or savings account, a fee will not be charged. Deluxe Accounts only.

ONLINE DEPOSIT TO CAMPUS CARD VIA U.S. BANK CREDIT/DEBIT CARD
**FREE**
If you or your parent or guardian make an electronic deposit to your Account from a U.S. Bank credit or debit card, a fee will not be charged. Deluxe Accounts only.

ONLINE DEPOSIT TO CAMPUS CARD VIA OTHER CREDIT/DEBIT CARD
$5
If you or your parent or guardian make an electronic deposit to your Account from a non-U.S. Bank credit or debit card, a fee will be charged to that credit or debit card. Deluxe Accounts only.

NETWORK CASH LOADING
**FREE**
U.S. Bank will not charge you for depositing funds into your Account via a network cash loading location, but you may incur a fee from the retailer accepting the deposit. Deluxe Accounts only.

OTHER ACCOUNT FEES

REPLACEMENT CARD ISSUED BY NC STATE
$20
Go to the Wolfpack One Card Office for a replacement card. NC State will charge students $20 to replace a card.

REPLACEMENT CARD ISSUED BY U.S. BANK
$20
If you are no longer enrolled at NC State and need a replacement card or you are a current NC State student and cannot visit the Wolfpack One Card Office, you may call U.S. Bank at 1.888.613.9098. A $20 fee will be assessed.

EXPEDITED CARD PROCESSING
$15
If you request that U.S. Bank rush your replacement or reissued Card to you within 2 business days, an expedited processing fee will be charged.

MONTHLY INACTIVITY FEE AFTER 9 MONTHS OF INACTIVITY
$2
After nine months of inactivity, a monthly fee will be assessed until the Account reaches a zero balance.

ACCOUNT CLOSURE CHECK DISBURSEMENT
$15
U.S. Bank will charge a fee to your Account in the event you choose to close your Account and have remaining funds mailed to you in check form. To avoid this fee, you may choose to make purchases until your balance is $0 prior to closing your account.