

Frequently Asked Questions

How can I make a deposit?

1. Parents and/or students can transfer funds from an existing bank account using our ONLINE DEPOSITS web page
At <http://www.howardcollege.edu> or <http://www.myHCcard.com>
2. You can deposit to your My HC Card account at any Herring Bank branch. Present your ID card when making a deposit to identify yourself as a My HC Card holder.
3. Present your My HC Card at any MoneyGram location and provide receive code 5023.
4. Present your routing and account number to your employer for direct deposit, if direct deposit is offered. Your routing number is 111302846. You can obtain your account number by calling 866.348.3435.

How can I get cash from the card?

You can withdraw cash at any ATM by choosing the “checking” option and by entering your 4-digit PIN number. Or, you can receive “cash back” during a point-of-sale transaction (this is when you are making a PIN purchase with your card) at any location that allows this, such as grocery stores and convenience stores ... etc.

Are there any fees associated with a withdrawal?

Cash withdrawals at Herring Bank ATMs are surcharge free. Cash withdrawals made at all other ATMs are subject to the terminal fee at that ATM and a Herring Bank cash withdrawal fee of \$1.50. Choosing the “cash back” feature during a POS transaction is free of charge at most locations. Please refer to your cardholder disclosure for fees. Withdrawals made at Allpoint ATMs are surcharge-free, but are still subject to a Foreign ATM fee of \$1.50.

How do I access Internet Banking?

Call 866.335.4318 for assistance in acquiring a user name, password and more information.

How do I order Checks?

You can order checks through Internet Banking and your first batch is free. Call 866.335.4318 for assistance in acquiring a user name, password and more information.

What happens if I lose my card?

Call 866.348.3435 immediately to report your card lost or stolen. You will need to go to your My HC Card office so they can create a new card for you.

What happens if I forget my PIN number?

Call the number on the back of the card, 866.348.3435, and a customer service representative will help you get a new PIN number. As a reminder, never give your PIN to anyone else. If you have your PIN number written down, please keep it in a secure place.

Where can I use my card?

The MasterCard branded card can be used at all ATMs and at any merchant location that accepts MasterCard, as well as for online shopping, airline reservations and car rentals. When performing a withdrawal transaction, select the “checking” option and type in your 4-digit PIN number.

How can I check my balance and view my transaction activity?

You can go online to www.MyHCcard.com for Internet Banking or contact Customer Service at 866.348.3435. You can also check your balance at one of our ATMs. All of these services are free of charge. Please remember that other ATMs are subject to a fee.

Is there a limit on the amount of money I can withdraw from the card at any certain time?

There is a \$1,000 daily limit on the card but most ATMs have limits set by the owner of the terminal. Multiple withdrawals may be needed to obtain large sums of cash.

If I lose my card are the funds on the card lost?

If you have lost your card, contact the Customer Service Center immediately at 866.348.3435 to prevent theft of the funds in your account. The sooner you report a lost or stolen card, the less chance there is of losing your funds. ID card accounts are FDIC insured, so your losses are limited. You will also need to go to the HC Card office for a new card.

How do I activate my MasterCard?

You can activate your card by performing any PIN transaction. We recommend a balance inquiry at a Herring Bank ATM.

Who do I call if I have any questions about my card?

Call 1-866-348-3435, and please have your card or account number ready for verification purposes.

Can I pay bills with my ID card?

You can use your MasterCard to pay your bills if the company accepts MasterCard. You can use the routing and account number associated with your account. The routing number is 111302846. Please call Customer Service at 866.348.3435 to obtain your account number. You can use Bill Pay or request checks through Internet Banking.

What other banking services are available?

Guaranteed Student Loans, Car loans...

How do I get a statement for my account?

You can request statements through Internet Banking and choose how you would like those delivered. Call 866.335.4318 for assistance in acquiring a user name, password and more information.

How do I qualify for Overdraft Protection?

College Green Checking accounts do not qualify for Overdraft Protection unless you have payroll direct deposit from your employer.