

## Frequently Asked Questions

### What is the Midland College Chap Card?

The Midland College Chap Card can be used as a debit card that accesses an FDIC-insured College Green Checking Account located at Herring Bank. You can use this card to receive and access funds you choose to deposit into your checking account. **All student disbursements from Midland College will be deposited into your College Green Checking Account unless you designate a different account through the Student Portal.**

### Do I need to have a College Green Checking Account in order to receive my student disbursements from the college?

You are not required to open or maintain a College Green Checking Account in order to access and receive student disbursements and related funds from Midland College. You may elect through the Student Portal to receive such funds through different means. If you do not open an account with Herring Bank, you will not be entitled to receive any other benefits associated with a College Green Checking Account.

### Who is Herring Bank?

Herring Bank is an FDIC-insured bank located in Amarillo, Texas. Herring Bank has partnered with Midland College to issue the Midland College Chap Card to you to provide you with access to your student disbursements and other amounts that you choose to deposit in your Herring Bank checking account that is linked to your card. In addition to the Midland College Chap Card and the related checking account, Herring Bank provides a full range of commercial and consumer banking products, including savings accounts, certificates of deposit, mortgages and car loans.

### How do I activate my card?

You can activate your card by performing any PIN transaction. We recommend a [free balance inquiry on checking at a Herring Bank ATM](#).

### 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.midland.edu/students\\_services/id\\_cards.php](http://www.midland.edu/students_services/id_cards.php) or <http://www.chapcard.com/>
2. You can deposit funds to your Midland College Chap Card account at any Herring Bank branch. Present your ID card when making a deposit to identify yourself as a Midland College Chap Card holder.
3. 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 or refer to the Account Agreement you signed when you received your card.
4. Deposit cash directly to your account using Western Union's "Direct to Bank" Service. Call (866) 348-3435 for your Routing and Account Numbers. Fees vary based on amount deposited.

### 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, convenience stores and other participating merchants.

### 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. After enrolling, go to <http://www.chapcard.com> to log in.

### How do I order checks?

You can order checks through Internet Banking and your first batch is on us. 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 University ID 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.

### Is my card a credit card or debit card?

Your card is a MasterCard branded debit card that is linked to your checking account at Herring Bank. Your card is not a credit card and your use of the card is limited to the available funds in your College Green Checking Account at Herring Bank.

### 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.

### What is a "Digital Wallet"?

The College may permit you to use your Card at certain "on campus" payment terminals known as "Digital Wallet" terminals. Transactions involving Digital Wallet terminals allow you to access funds in your student account maintained by the College for certain purposes, including meal plan values, printing, vending and laundry facilities. These transactions are governed by the College and are not subject to the same rules and protections of a MasterCard or Herring Bank account transaction. You should contact the College for a full description of all terms and conditions governing a Digital Wallet transaction and locations where Digital Wallet terminals are used.

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

You can go online to [www.chapcard.com](http://www.chapcard.com) to access Internet Banking or Phone Banking at (877) 480-0551. You can also check your balance at one of our ATMs. All of these methods are available to you at no cost. Obtaining a balance through an automated balance inquiry from the Call Center at (866) 348-3435 is subject to a \$.25 fee. A balance inquiry from a Call Center representative is subject to a \$1.00 fee. Please remember that Non-Herring Bank ATMs are subject to a balance inquiry fee.

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

There is a \$1,005 daily limit on the card but most ATMs have lower limits that are established by the owner of the terminal. Multiple withdrawals may be needed to obtain large sums of cash. The number of transactions is limited to ten (10) per day.

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

If you have lost your card, contact the Herring Bank 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 can limit your liability and reduce the chance of losing the balance of your account. You will also need to go to the College ID card office for a new card.

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

Call (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 or refer to the Account Agreement you signed when you received your card. You can use Bill Pay or request checks through Internet Banking.

**What is the card's return policy?**

Returns for purchases made with your card must be issued as merchandise credits or refunds from the provider of the goods or services. Neither Herring Bank nor Midland College issues refunds for purchases made with your card. Please contact the merchant provider for their return policy.

**What other banking services are available through Herring Bank?**

Herring Bank provides a full range of commercial and consumer banking products, including savings accounts, certificates of deposit, mortgages and car loans. Please contact Herring Bank at (866) 348-3435 to inquire about additional banking services.

**How do I get a statement for my account?**

A requirement of this account is to receive statements and Communications through electronic means. Please be advised that if you do not consent to electronic delivery of statements and other Communications, we cannot proceed with the acceptance and processing of your Account application. In order to receive electronic statements an enrollment is required. This enrollment is made by calling (866) 335-4318 to set up online banking. Once online banking is established go to the Manage Account section located under User Services tab and select E-statements. The bank cannot enroll you in these services; you are responsible for ensuring that all steps have been taken in order for us to deliver E-statements and other forms of electronic communications.

**How do I qualify for Overdraft Protection?**

Your College Green Checking account at Herring Bank does not qualify for overdraft protection unless you have payroll direct deposit from your employer. Please contact Herring Bank at (866) 348-3435 for additional information.

**Are there additional fees related to my card or my checking account?**

Please see your Account Agreement or contact Herring Bank at (866) 348-3435 for a summary of any fees applicable to your card or your College Green Checking Account.

**What is the card's confidentiality policy?**

No information is released without authorization of the cardholder except as otherwise required by law. Please see your Account Agreement and Herring Bank's Privacy Policy for additional information.

**If the answer isn't here, who do I contact?**

If you have additional information questions, please contact Herring Bank at (866) 348-3435. Additionally, please review the Account Agreement and related disclosures for further information. If there is any conflict between these questions and answers and the Account Agreement, the Account Agreement will govern.

