

Herring Bank Call Center  
866-348-3435

Online Access  
[www.myNCTCcard.com](http://www.myNCTCcard.com)

For more information  
[www.nctc.edu](http://www.nctc.edu)



You must activate your card by performing a PIN transaction with the PIN that you chose during issuance. We recommend a free Balance Inquiry on Checking at any Herring Bank ATM.

This new product is  
brought to you by



and



Member FDIC



*My*

**NCTC**

*Card*





**With your NCTC Debit ID Card, you have your money at your fingertips**

### 1. NCTC Card Deposits

*Student financial aid disbursements and all other refunds will be direct deposited to your NCTC card. To sign up for your refund to be transferred to another bank account, go to [my.nctc.edu](http://my.nctc.edu). On the NCTC Student Dashboard, under Account Information choose Direct Deposit Setup and follow instructions.*

- Parents and students can deposit money using the North Central Texas College Online Deposit website with a transfer from an existing bank or credit union account. Click on the Online Deposits link at [www.myNCTCcard.com](http://www.myNCTCcard.com)
- Students can make deposits at any Herring Bank branch.
- 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.

### 2. Worldwide Acceptance of MasterCard Debit

- Signature purchases
- Purchases on the Internet
- Purchases by phone
- PIN purchases with optional cash back

### 3. ATM Withdrawals

- Free ATMs on the NCTC Campuses.
  - Gainesville - Snack Area
  - Corinth - Commons Area
- Free ATM near the NCTC Bowie Campus.
  - Brookshire's - 1524 HWY 59 N
- You can receive "cash back" with no surcharge during a point-of-sale transaction with a PIN purchase. This is allowed at most locations, such as grocery stores, convenience stores, etc.
- Withdrawals made at Allpoint Network ATMS are subject to an ATM fee of only \$1.50. For locations in your area, go to [www.AllpointNetwork.com](http://www.AllpointNetwork.com).



### 4. Discounts at Participating Merchants

- Ask for a student discount when you pay with your NCTC Card.

### 5. Card Balance

- Login to [www.myNCTCcard.com](http://www.myNCTCcard.com) for Internet banking. (to enroll, call 866.335.4318)
- Call 866.348.3435 for assistance with your NCTC Card.

### 6. MasterCard Zero Liability

- Protection of MasterCard against lost/stolen cards and fraudulent transactions.