

## Frequently Asked Questions

### **Q. What is a PayCard?**

A. It's a prepaid, reloadable VISA® Card issued in your name that looks and works just like a debit card or as a check if you choose. On payment date, your funds will be immediately available on your PayCard. You can then use your PayCard to deposit funds into your own bank account. Or you use it to make purchases or withdraw cash anywhere VISA debit cards are accepted – over 6 million locations in the United States and over 24 million worldwide!

### **Q. Can I still deposit funds into my bank account?**

A. Yes. Rather than waiting for a check to arrive in the mail, you can go to your bank on the day of funding and deposit funds from your PayCard into your own bank account. You can either use a bank teller or an ATM machine to withdraw cash from your PayCard and then deposit that cash into your bank account. You will have one free bank or ATM transaction per payment cycle.

### **Q. Is my PayCard actually a credit card?**

A. No. It's a prepaid VISA card that is loaded with your funds on the morning of every payment date (every other Friday). Each time you use the PayCard, the transaction is deducted from the amount of money available on the PayCard.

### **Q. How do I know how much money I have left on my PayCard?**

A. It's always a good idea to keep track of your money as it is loaded on the PayCard every payment date and as you spend it. If you are not sure of your balance, check it at [www.pncpaycard.com](http://www.pncpaycard.com) or by calling 1-866-453-5071. These services are available 24x7, 365 days a year. You can also get account history online. Remember, merchants can't tell you how much money is on the PayCard.

### **Q. How do I use my PayCard?**

A. You will be able to use your PayCard at any merchant that accepts VISA debit cards. Just give the PayCard to the cashier, waiter or attendant, and sign for your purchase. If you want to get cash back, use your Personal Identification Number (PIN) at stores that offer this service – grocery and convenience stores usually do. Use your PIN at an ATM, and when prompted press "Checking". You can also use the PayCard to make purchases online, via telephone, and by mail order. Note daily spending limits may apply to your PayCard.

### **Q. What is a PIN?**

A. Your PIN (Personal Identification Number) is a secret four-digit code that gives access to your PayCard account. Always keep it separate from your PayCard, and never give it to anyone, especially over the phone.

### **Q. What if the cashier asks "debit" or "credit"?**

A. Both responses will access the balance available on your PayCard. If you say "credit", you will have the convenience of just signing for your purchase; if you say "debit" you must enter your PIN. If you want to receive cash back from a merchant that provides this service, you generally will be required to enter a PIN.

### **Q. Can I use my PayCard to buy something that costs more than the amount of money I have on my PayCard?**

A. Some merchants will allow you to pay with two forms of payment. By using another form of payment in addition to your PayCard, you can still make purchases that exceed your available balance on your PayCard. You can pay for part of your purchase with your



<b>Cardholder Fees</b>	
Purchase (Signature & PIN including cash back) Transaction	<b>NO CHARGE</b>
Declined Purchase Transaction (Signature or PIN)	<b>NO CHARGE</b>
Foreign (outside of US) Transaction	3% of transaction amount
PNC ATM Withdrawal	<b>NO CHARGE</b> <sup>(1)</sup>
Other (non-PNC) ATM Withdrawal	\$2.50 <sup>(1)</sup>
Declined ATM Withdrawal	<b>NO CHARGE</b>
ATM Balance Inquiry	<b>NO CHARGE</b>
Teller Cash Withdrawal	\$5.00
IVRU Phone Inquiry & Website Access	<b>NO CHARGE</b>
Operator Assisted Phone Inquiry <i>(waived if calling re: lost/stolen card or error/dispute)</i>	\$2.50
Paper Statement via US Mail (per statement) <i>Note: Monthly statements available online for free</i>	\$5.00
Card Replacement (per card via US Mail)	\$10.00
Balance Refund (refund card balance via check)	\$10.00
Rush Card Delivery (per card, added to card replacement fee)	\$15.00
<sup>(1)</sup> If not a PNC or Allpoint ATM, the ATM operator may assess a surcharge fee.	

# PNC ATM and Branch Locations in/near Springfield, IL



- |  |  |   |   |
|--|--|---|---|
| <p><b>1</b> ATM - HORACE MANN PLAZA<br/> <a href="#">More Info »</a><br/>                     HORACE MANN PLAZA<br/>                     1 HORACE MANN PLZ<br/>                     SPRINGFIELD, IL 62701-1324</p> | <p><b>Walk-In Hours</b><br/>                     24 hours a day</p>  | <p><b>Services Offered</b></p> <p>Type: Walk Up<br/>                     Talking ATM<br/>                     PIN Change<br/>                     Personalization</p>       |   |
| <p><b>2</b> ATM - COUNTY BUILDING<br/> <a href="#">More Info »</a><br/>                     COUNTY BUILDING<br/>                     200 S 9TH ST<br/>                     SPRINGFIELD, IL 62701-1629</p>          | <p><b>Walk-In Hours</b><br/>                     24 hours a day</p>  | <p><b>Services Offered</b></p> <p>Type: Walk Up<br/>                     Talking ATM<br/>                     PIN Change<br/>                     Personalization</p>       |   |
| <p><b>3</b> ATM - SPRINGFIELD #1<br/> <a href="#">More Info »</a><br/>                     SPRINGFIELD #1<br/>                     ONE OLD CAPITAL PLAZA N<br/>                     SPRINGFIELD, IL 62701</p>      | <p><b>Walk-In Hours</b><br/>                     24 hours a day</p>  | <p><b>Services Offered</b></p> <p>Type: Walk Up<br/>                     Talking ATM<br/>                     PIN Change</p>  |   |
| <p><b>4</b> ATM - SPRINGFIELD<br/> <a href="#">More Info »</a><br/>                     SPRINGFIELD<br/>                     ONE OLD CAPITOL PLAZA NORTH<br/>                     SPRINGFIELD, IL 62704</p>        | <p><b>Walk-In Hours</b><br/>                     24 hours a day</p>  | <p><b>Services Offered</b></p> <p>Type: Drive Up<br/>                     Talking ATM<br/>                     PIN Change<br/>                     Personalization</p>      |   |
| <p><b>5</b> Branch - SPRINGFIELD<br/> <a href="#">More Info »</a><br/>                     SPRINGFIELD<br/>                     ONE OLD CAPITOL PLAZA NORTH<br/>                     SPRINGFIELD, IL</p>           | <p><b>Walk-In Hours</b><br/>                     Sunday: Closed<br/>                     Monday: 9:00 AM - 5:00 PM<br/>                     Tuesday: 9:00 AM - 5:00 PM</p> | <p><b>Drive-Up Hours</b><br/>                     Sunday: Closed<br/>                     Monday: 8:00 AM - 5:30 PM<br/>                     Tuesday: 8:00 AM - 5:30 PM</p> | <p><b>Services Offered</b></p> <p>Safe Deposit Box<br/>                     Handicapped Access<br/>                     ATM Available</p> |

62701

Wednesday: 9:00 AM - 5:00 PM  
Thursday: 9:00 AM - 5:00 PM  
Friday: 9:00 AM - 5:00 PM  
Saturday: Closed  
Wednesday: 8:00 AM - 5:30 PM  
Thursday: 8:00 AM - 5:30 PM  
Friday: 8:00 AM - 6:00 PM  
Saturday: 9:00 AM - 12:00 PM

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ATM - 11TH STREET  
[More Info »](#)  
11TH STREET  
802 S 11TH ST  
SPRINGFIELD, IL  
62703-1717

**Walk-In Hours**  
24 hours a day

**Services Offered**

Type: Walk Up  
Talking ATM  
PIN Change  
Personalization

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Branch - 11TH STREET  
[More Info »](#)  
11TH STREET  
802 SOUTH 11TH STREET  
SPRINGFIELD, IL  
62703

**Walk-In Hours**  
Sunday: Closed  
Monday: 9:00 AM - 5:00 PM  
Tuesday: 9:00 AM - 5:00 PM  
Wednesday: 9:00 AM - 5:00 PM  
Thursday: 9:00 AM - 5:00 PM  
Friday: 9:00 AM - 5:00 PM  
Saturday: 9:00 AM - 12:00 PM  
**Drive-Up Hours**  
Sunday: Closed  
Monday: 9:00 AM - 5:30 PM  
Tuesday: 9:00 AM - 5:30 PM  
Wednesday: 9:00 AM - 5:30 PM  
Thursday: 9:00 AM - 5:30 PM  
Friday: 9:00 AM - 6:00 PM  
Saturday: 9:00 AM - 12:00 PM

**Services Offered**

Handicapped Access  
ATM Available  
Coin Counter

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ATM - NORTH FIRST STREET  
[More Info »](#)  
NORTH FIRST STREET  
100 N 1ST ST  
SPRINGFIELD, IL  
62702-5102

**Walk-In Hours**  
24 hours a day

**Services Offered**

Type: Walk Up  
Talking ATM  
PIN Change  
Personalization

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ATM - MEMORIAL MEDICAL CENTER  
[More Info »](#)  
MEMORIAL MEDICAL CENTER  
701 NORTH FIRST STREET  
SPRINGFIELD, IL  
62702-3757

**Walk-In Hours**  
24 hours a day

**Services Offered**

Type: Walk Up  
Talking ATM  
PIN Change  
Personalization

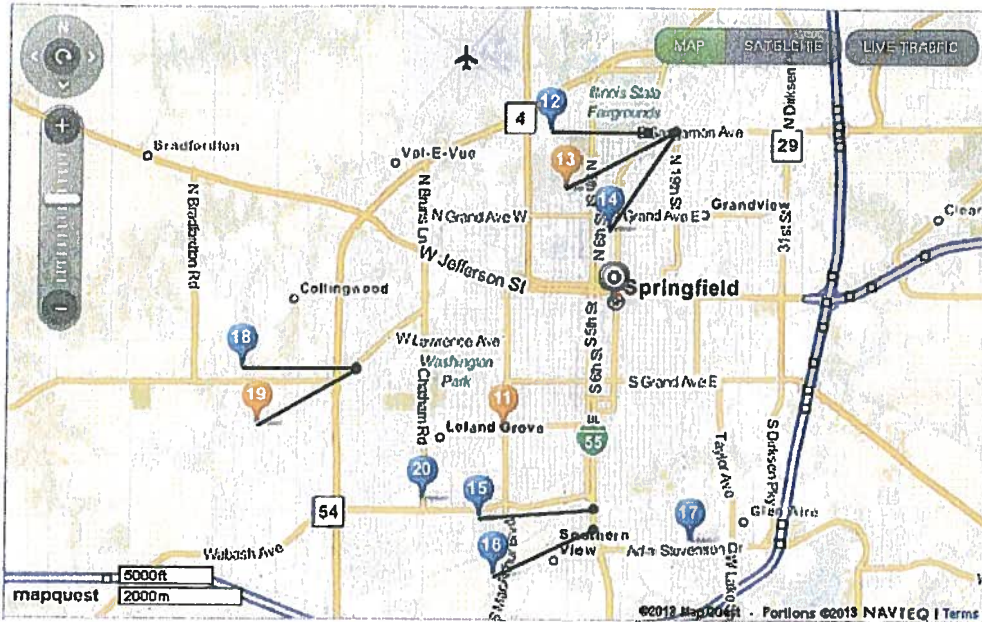
10

ATM - MACARTHUR  
[More Info »](#)  
MACARTHUR  
2007 S MACARTHUR BLVD  
SPRINGFIELD, IL  
62704-4596

**Walk-In Hours**  
24 hours a day

**Services Offered**

Type: Drive Up  
Talking ATM  
PIN Change  
Personalization



**11** Branch - MACARTHUR **Walk-In Hours** **Drive-Up Hours** **Services Offered**  
[More Info »](#)  
 MACARTHUR  
 2007 SOUTH  
 MACARTHUR  
 SPRINGFIELD, IL 62704  
 Sunday: Closed  
 Monday: 9:00 AM - 5:00 PM  
 Tuesday: 9:00 AM - 5:00 PM  
 Wednesday: 9:00 AM - 5:00 PM  
 Thursday: 9:00 AM - 5:00 PM  
 Friday: 9:00 AM - 5:00 PM  
 Saturday: 9:00 AM - 12:00 PM  
 Sunday: Closed  
 Monday: 8:00 AM - 5:30 PM  
 Tuesday: 8:00 AM - 5:30 PM  
 Wednesday: 8:00 AM - 5:30 PM  
 Thursday: 8:00 AM - 5:30 PM  
 Friday: 8:00 AM - 6:00 PM  
 Saturday: 8:00 AM - 1:00 PM  
 Safe Deposit Box  
 Handicapped Access  
 ATM Available

**12** ATM - THORNTON'S #370 **Walk-In Hours** **Services Offered**  
[More Info »](#)  
 THORNTON'S #370  
 2208 PEORIA RD  
 SPRINGFIELD, IL 62702  
 Limited Hours  
 Type: Lobby  
 Talking ATM  
 PIN Change  
 Personalization

**13** Branch - 19TH/SANGAMON **Walk-In Hours** **Drive-Up Hours** **Services Offered**  
[More Info »](#)  
 19TH/SANGAMON  
 1897 EAST  
 SANGAMON AVENUE  
 SPRINGFIELD, IL 62702  
 Sunday: Closed  
 Monday: 9:00 AM - 5:00 PM  
 Tuesday: 9:00 AM - 5:00 PM  
 Wednesday: 9:00 AM - 5:00 PM  
 Thursday: 9:00 AM - 5:00 PM  
 Friday: 9:00 AM - 5:00 PM  
 Saturday: 9:00 AM - 12:00 PM  
 Sunday: Closed  
 Monday: 8:00 AM - 5:30 PM  
 Tuesday: 8:00 AM - 5:30 PM  
 Wednesday: 8:00 AM - 5:30 PM  
 Thursday: 8:00 AM - 5:30 PM  
 Friday: 8:00 AM - 6:00 PM  
 Saturday: 8:00 AM - 12:00 PM  
 Handicapped Access  
 ATM Available

**14** ATM - 19TH/SANGAMON **Walk-In Hours** **Services Offered**  
[More Info »](#)  
 19TH/SANGAMON  
 1949 E SANGAMON  
 AVE  
 24 hours a day  
 Type: Drive Up  
 Talking ATM

SPRINGFIELD, IL  
62702-1265

PIN Change  
Personalization

**Services Offered**

Type: Walk Up  
Talking ATM  
PIN Change  
Personalization

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**ATM - PARK SOUTH**  
[More Info »](#)  
PARK SOUTH  
2858 SOUTH 6TH ST.  
SPRINGFIELD, IL 62703

**Walk-In Hours**  
24 hours a day

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**ATM - THORNTON'S #373**  
[More Info »](#)  
THORNTON'S #373  
3005 S 6TH ST  
SPRINGFIELD, IL 62703

**Walk-In Hours**  
Limited Hours

**Services Offered**

Type: Lobby  
Talking ATM  
PIN Change  
Personalization

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**ATM - EAGLE FOOD STORE-STANTON**  
[More Info »](#)  
EAGLE FOOD STORE-STANTON  
3150 STANTON ST  
SPRINGFIELD, IL  
62703-4318

**Walk-In Hours**  
24 hours a day

**Services Offered**

Type: Walk Up  
Talking ATM  
PIN Change  
Personalization

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**ATM - CLOCKTOWER**  
[More Info »](#)  
CLOCKTOWER  
1101 CENTRE WEST  
DR  
SPRINGFIELD, IL  
62704-2174

**Walk-In Hours**  
24 hours a day

**Services Offered**

Type: Drive Up  
Talking ATM  
PIN Change  
Personalization

19

**Branch - CLOCKTOWER**  
[More Info »](#)  
CLOCKTOWER  
1101 CENTRE WEST  
SPRINGFIELD, IL 62704

<b>Walk-In Hours</b>	<b>Drive-Up Hours</b>
Sunday: Closed	Sunday: Closed
Monday: 9:00 AM - 5:00 PM	Monday: 8:00 AM - 5:30 PM
Tuesday: 9:00 AM - 5:00 PM	Tuesday: 8:00 AM - 5:30 PM
Wednesday: 9:00 AM - 5:00 PM	Wednesday: 8:00 AM - 5:30 PM
Thursday: 9:00 AM - 5:00 PM	Thursday: 8:00 AM - 5:30 PM
Friday: 9:00 AM - 5:00 PM	Friday: 8:00 AM - 6:00 PM
Saturday: 9:00 AM - 12:00 PM	Saturday: 8:00 AM - 1:00 PM

**Services Offered**

Safe Deposit Box  
Handicapped Access  
ATM Available

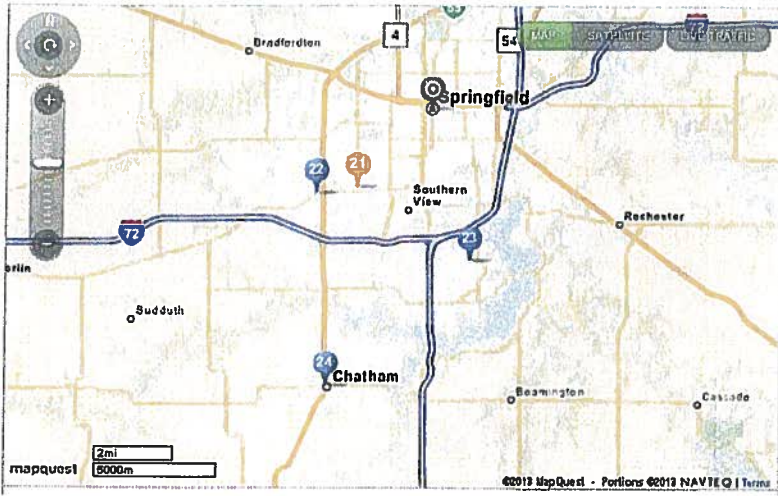
20

**ATM - CHATHAM BR**  
[More Info »](#)  
CHATHAM BR  
3019 CHATHAM RD  
SPRINGFIELD, IL  
62704-4196

**Walk-In Hours**  
24 hours a day

**Services Offered**

Type: Drive Up  
Talking ATM  
PIN Change  
Personalization



**21** Branch - CHATHAM  
[More Info »](#)  
 CHATHAM  
 3019 CHATHAM ROAD  
 SPRINGFIELD, IL 62704

<b>Walk-In Hours</b>	<b>Drive-Up Hours</b>	<b>Services Offered</b>
Sunday: Closed	Sunday: Closed	Safe Deposit Box
Monday: 9:00 AM - 5:00 PM	Monday: 8:00 AM - 5:30 PM	Handicapped Access
Tuesday: 9:00 AM - 5:00 PM	Tuesday: 8:00 AM - 5:30 PM	ATM Available
Wednesday: 9:00 AM - 5:00 PM	Wednesday: 8:00 AM - 5:30 PM	
Thursday: 9:00 AM - 5:00 PM	Thursday: 8:00 AM - 5:30 PM	
Friday: 9:00 AM - 5:00 PM	Friday: 8:00 AM - 6:00 PM	
Saturday: 9:00 AM - 12:00 PM	Saturday: 8:00 AM - 1:00 PM	

**22** ATM - THORNTON'S #371  
[More Info »](#)  
 THORNTON'S #371  
 3001 WABASH AVE  
 SPRINGFIELD, IL 62704

<b>Walk-In Hours</b>	<b>Services Offered</b>
Limited Hours	Type: Lobby
	Talking ATM
	PIN Change
	Personalization

**23** ATM - U OF I PUBLIC AFFAIRS CENT  
[More Info »](#)  
 U OF I PUBLIC AFFAIRS CENT  
 2200 ERNEST HEMINGWAY DR.  
 SPRINGFIELD, IL 62712-8609

<b>Walk-In Hours</b>	<b>Services Offered</b>
24 hours a day	Type: Walk Up
	Talking ATM
	PIN Change
	Personalization



**ATM - CHATHAM** **Walk-In**  
**More Info »**  
CHATHAM **Hours**  
332 N MAIN PLZ 24 hours a day  
CHATHAM, IL  
62629-1377

### Services Offered

Type: Drive Up  
Talking ATM  
PIN Change  
Personalization

## ALL POINT ATM'S

- 1. Memorial Medical Center**  
701 N 1st St  
Springfield, IL 62702  
(.79 Miles)  
[Driving Directions](#)
- 2. CVS**  
611 S Grand Ave E  
Springfield, IL 62703  
(.99 Miles)  
[Driving Directions](#)
- 3. CVS**  
920 N Grand Ave E  
Springfield, IL 62702  
(1.05 Miles)  
[Driving Directions](#)
- 4. American Legion Post 32**  
1120 Sangamon Ave  
Springfield, IL 62702  
(2.08 Miles)  
[Driving Directions](#)
- 5. CVS**  
1879 E Sangamon Ave  
Springfield, IL 62702  
(2.19 Miles)  
[Driving Directions](#)
- 6. CVS**  
3100 S Macarthur Blvd  
Springfield, IL 62704  
(2.82 Miles)  
[Driving Directions](#)
- 7. Hucks**  
2801 Lindbergh Blvd  
Springfield, IL 62704  
(4.71 Miles)  
[Driving Directions](#)
- 8. Target**  
3445 Freedom Dr  
Springfield, IL 62704  
(4.98 Miles)  
[Driving Directions](#)