

## Deconstructing "Bear Bucks", Meal Plan, Dining Flex, PSECU, and Golden Bear Debit Card

Developed by the KU Card Office for your convenience

	What	On Campus Acceptance	Off-Campus Acceptance	Attached to Your KU ID Card?	Cash Withdrawal	Mandatory?	Minimum deposits	Deposits / Open Account	Contact
<b>"Bear Bucks"</b>	Declining Balance Account	On campus dining, KU Bookstore, vending, laundry (in some dorms), Library AV center & Circulation Desk, KU Copy Center, and KU Card Office	22 off campus merchant locations	Yes	No. Unused balance stays in the account. Refund checks can be requested upon graduation or withdrawal from the University for a small fee.	No, it is an option.	None	Online In Person By Mail	KU Card Office  MSU 288 610-683-4825 kucard@kutztown.edu www.kutztown.edu/kucard/bearbucks/
<b>Meal Plan</b>	Meals per day / week	On campus dining	No	Yes	No, will lose unused balance at the end of academic year.	Yes, if you live in residence halls you are required to have a 14, 19 or 175 block mealplan.	N/A	Online Visit KU Dining Services By Mail	KU Dining Services  106 Old Main 610-683-1314 kudiningservices@kutztown.edu www.kutztown.edu/dining
<b>Dining Flex</b>	Declining Balance Account	On campus dining	No	Yes	No, will lose unused balance at the end of academic year.	No. Dining flex is already included with premium or block mealplans.	None	Online In Person By Mail	KU Dining Services  106 Old Main 610-683-1314 kudiningservices@kutztown.edu www.kutztown.edu/dining
<b>PSECU</b>	Bank / ATM / Debit Account	KU Bookstore, Dixon Marketplace, on-campus dining halls	Anywhere that accepts Visa debit card	Yes (ATM only)	Yes	No, it is an option.	\$5	Contact PSECU	PSECU  MSU E-Center 610-894-4818 800-237-7328 www.psecu.com
<b>Golden Bear Debit Card</b>	Optional Debit Account	KU Bookstore, Dixon Marketplace, on-campus dining halls	Anywhere that accepts MasterCard debit card	No	Yes	Everyone receives a card, but HigherOne debit account is optional. We recommend PSECU as a refund destination.	Varies by institution. Student may choose check, HigherOne account, or ACH to any other bank account.	Log into goldenbeardebitcard.com using number on card.	Bursar's Office  Admin 225 610-683-4133 Bursar@kutztown.edu www.goldenbeardebitcard.com