

With the
U.S. Bank Focus Card™ ...

life just got easy.



The U.S. Bank Focus Card

is a Visa® or Mastercard® prepaid debit card and a convenient alternative to receiving paper checks.



SAFE

- Your pay will be **deposited onto a prepaid Visa or Mastercard** each payday.
- **Funds are protected**¹ if lost or stolen.
- Keep track of purchases and loads with **text**² and **email alerts**.



CONVENIENT

- Your card can be **used anywhere Visa and Mastercard debit cards are accepted worldwide**.
- **Access to cash when you need it most** with over thousands of in-network ATMs nationwide.



PORTABLE

- Your card can **stay with you for life**.
- Add tax refunds, pay from a second employer, and even cash deposits!

Visit prepaidmaterials.com/usbankfocus

to learn more about the features and benefits of the U.S. Bank Focus Card.

¹ You are generally protected from all liability for unauthorized transactions with Zero Liability. You must call the number on the back of your Card immediately to report any unauthorized use. Certain conditions and limitations may apply. See your Cardholder Agreement for details.

² For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

The Focus Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. or Mastercard International. Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated. ©2019 U.S. Bank. Member FDIC.



Getting Started



For security, your card comes in a plain white windowed envelope.



Follow the activation instructions that accompany your card.



Features



Cash Back Rewards

For purchases at certain retail and restaurant locations.



Savings Account

Create an interest-bearing savings account without ever going to a bank.



Cash Reload Networks⁵

In addition to payroll deposits, there are a variety of ways to add cash to your Focus Card account.



Text and Email Alerts⁴

Instant notification when money is added or your card balance gets low.



Mobile Banking App⁴

Quickly see your account balance and transaction history.



Track Spending

Online | Phone | Email | Text⁴ | Mobile App

Fee Schedule

Activity		Cost		
Monthly Account Maintenance		Free		
Purchases at Point-of-Sale (Domestic)		Free		
Cash Back with Purchases (Domestic)		Free		
ATM Transactions		Cash <u>Withdrawal</u>	Declined <u>Withdrawal</u>	Balance <u>Inquiry</u>
The owner of any Non-U.S. Bank or Non-MoneyPass ATM may assess an additional surcharge fee for any ATM transaction that you complete.	U.S. Bank ATM	Free	Free	Free
	MoneyPass® ATM	Free	Free	Free
	Allpoint® ATM	Free	Free	Free
	Other ATM	\$2.00	\$0.50	\$1.00
	International ATM	\$3.00	\$0.50	\$1.00
Teller Cash Withdrawal		Free		
Teller Cash Withdrawal Decline		\$0.00		
Customer Service Automated Phone Service, Online, Live Phone Representative		Free		
Text or Email Alerts ⁴		Free		
Inactivity After 90 consecutive days. Not assessed if balance is \$0.00.		\$2.00 Per Month		
Monthly Paper Statement		If requested – \$2.00		
Card Replacement Non-Personalized Issued by employer (If applicable to your program) Personalized		\$5.00 Standard \$5.00; Expedited \$15.00; Overnight \$25.00		
ChekToday Convenience Checks (If applicable to your program)		Check Authorization	Free	
		Check Order	Free; Expedited \$35.00	
		Check Return	\$25.00	
		Stop Payment	\$25.00	
		Lost/Stolen Check	\$25.00	
		Void Check	Free	
		Check Reversal	\$25.00	
		Check Copy	\$10.00	
Foreign Transaction		Up to 3% of transaction amount		
Transaction Limits		Count	Amount	
Maximum Card Balance		N/A	\$40,000	
Purchases (includes cash back)		20 per day	\$4,000 per day	
Cash Loads (If applicable to your program)		3 per day	\$950 per day	
Teller Cash Withdrawal		5 per day	\$2,525 per day	
ATM Withdrawal		5 per day	\$1,525 per day; \$1,025 max transaction	
Loads or Deposits		10 per day	\$20,000 per day	
Signature-based POS returns		4 per day	N/A	
Pending ACH Credits		5 per day	\$5,000 per day	
ACH Loads		5 per day	\$20,000 per day	

We reserve the right to change the above fee schedule upon written notification to you as required by applicable law.

⁴US Bank does not charge a fee for mobile banking. Standard messaging and data rates may apply through your mobile carrier.

⁵Businesses performing your reload may charge a fee. Cash reload services are provided by unaffiliated third parties.