Your Pa FASTER. SAFER. EASIER.



With the U.S. Bank Focus Card[™] Your Funds Are:



1. Sign up today.

are accepted!

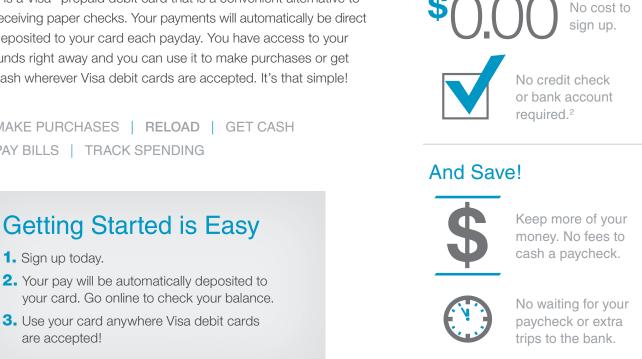
Immediately loaded to your card on payday Available to use right away

Protected if lost or stolen¹

About the Focus Card

It is a Visa[®] prepaid debit card that is a convenient alternative to receiving paper checks. Your payments will automatically be direct deposited to your card each payday. You have access to your funds right away and you can use it to make purchases or get cash wherever Visa debit cards are accepted. It's that simple!

MAKE PURCHASES | RELOAD | GET CASH PAY BILLS | TRACK SPENDING



Sign Up!

To enroll, please select the US Bank Focus Card Direct Deposit option on your Consumer Direct Care Network Pay Selection Form. CONSUMER DIREC

¹ The Visa Zero Liability Policy protects you against unauthorized purchases. U.S.-issued cards only. This does not apply to ATM transactions or to PIN transactions not processed by Visa. You must immediately report any unauthorized use.

² Successful identity verification required. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. If necessary, we may also ask to see your driver's license or other identifying documents.



Getting Started



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

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.

Follow the activation instructions that accompany your card.



Text and Email Alerts⁴

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



1

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>Withdrav</u>		Balance Inquiry	
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 MoneyPass [®] ATM Allpoint [®] ATM Other ATM International ATM	Free Free \$2.00 \$3.00	* · · ·	Free Free Free \$1.00 \$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 ChecksC(If applicable to your program)C	your program) Check Order		Free Free; Expedited \$35.00		
Check Return Stop Payment Lost/Stolen Check Void Check Check Reversal		\$25.00 \$25.00 \$25.00 Free \$25.00			
Foreign Transaction Check Copy		\$10.00 Up to 3% of transaction amount			
-		aunt Amount			
Maximum Card Balance		/A	\$40.000		
Purchases (includes cash back)		er day	\$4,000 per day		
Cash Loads (If applicable to your program)	· · · ·	er day	\$950 per day		
Teller Cash Withdrawal	5 pe				
ATM Withdrawal	5 pe				
Loads or Deposits	10 pe				
Signature-based POS returns	4 pe		r day N/A		
Pending ACH Credits	5 pe		r day \$5,000 per day		
ACH Loads	5 p		er 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.