

Your Pay

FASTER. SAFER. EASIER.



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



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

Getting Started is Easy

1. Sign up today.
2. Your pay will be automatically deposited to your card. Go online to check your balance.
3. Use your card anywhere Visa debit cards are accepted!

Sign Up!

\$0.00 No cost to sign up.



No credit check or bank account required.²

And Save!



Keep more of your money. No fees to cash a paycheck.



No waiting for your paycheck or extra trips to the bank.

Please select the US Bank Focus Card Direct Deposit option on your Consumer Direct Pay Selection Form to enroll.



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.



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
	MoneyPass [®] ATM	Free	Free
	Allpoint [®] ATM	Free	Free
	Other ATM	\$2.00	\$0.50
	International ATM	\$3.00	\$0.50
Teller Cash Withdrawal	Free		
Teller Cash Withdrawal Decline	\$0.00		
Customer Service Automated Phone Service, Online, Live Phone Representative	Free		
Text or Email Alerts⁴	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.