

U.S. Bank Focus Card Pre-Acquisition Disclosure
Program Number: 126784009 POD

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network	\$5.95*
		\$1.75 out-of-network	

ATM Balance Inquiry (in-network or out-of-network) \$0

Customer Service (automated or live agent) \$0 per call

Inactivity (after 365 days with no transactions) \$2.00 per month

We charge 3 other types of fees.

*This fee can be lower depending on how and where this card is used.

No overdraft/credit feature.

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

Find details and conditions for all fees and services inside the card package or call 888-863-0681 or visit www.usbankfocus.com.

U.S. Bank Focus Card Fee Schedule

Program Number: 126784009 POD

All fees	Amount	Details
Add money		
Check Reload	5% or \$5.00 minimum	This is not our fee and is subject to change. Fee of up to 5% of check value may apply when cashing a check to load your card at Ingo Money. Money in Minutes - 2% (pre-printed payroll or gov't checks) or 5% (all other checks), minimum \$5.00. Money in 10 Days - no fee. Fee is deducted from check value. Go to ingomoney.com for more information.
Cash Reload – Visa Readylink	Varies by retailer	Third party fee may apply when reloading your card at a Visa Readylink network. Fee is paid to third party at the time of reload. Go to usa.visa.com/pay-with-visa/cards/services-locator.html for locations.
Cash Reload - GreenDot	\$5.95	This is not our fee and is subject to change. Fee of up to \$5.95 may apply when reloading your card at Green Dot®. Fee is paid to third party at the time of reload. Go to greendot.com for more information.
Get cash		
ATM Withdrawal (in-network)	\$0	This is our fee per withdrawal. “In-network” refers to the U.S. Bank or MoneyPass® ATM networks . Locations can be found at usbank.com/locations or moneypass.com/atm-
ATM Withdrawal (out-of-network)	\$1.75	This is our fee per withdrawal. “Out-of-network” refers to all the ATMs outside of the U.S. Bank or MoneyPass ATM networks. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Teller Cash Withdrawal	\$0	This is our fee for when you withdraw cash from your card from a teller at a bank or credit union that accepts Visa®.
Using your card outside the U.S.		
International Transaction	3%	This is our fee which applies when you use your card for purchases at foreign merchants and for cash withdrawals from foreign ATMs and is a percentage of the transaction dollar amount, after any currency conversion. Some transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable network rules, and we do not control how these merchants, ATMs and transactions are classified for this purpose.
International ATM Withdrawal	\$3.00	This is our fee per withdrawal. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Other		
Card Replacement	\$5.00	This is our fee per replacement of your card, whether mailed to you with standard delivery (up to 10 business days) or provided to you by your sponsor / in another manner. This fee is waived for your first card replacement in a 12-month period. This fee will be charged for each additional replacement during the same 12 months.
Card Replacement Expedited Delivery	\$15.00	This is our fee for expedited delivery (up to 3 business days) charged in addition to any Card Replacement fee.

Card Replacement Overnight Delivery	\$25.00	This is our fee for overnight delivery charged in addition to any Card Replacement fee.
Inactivity	\$2.00	This is our fee charged each month after you have not completed a transaction using your card for 365 consecutive days.

Your funds are eligible for FDIC insurance up to \$250,000. FDIC insurance protects deposits from loss due to bank insolvency. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Cardholder Services by calling **888-863-0681**, by mail at P.O. Box 551617, Jacksonville, FL 32255 or visit www.usbankfocus.com.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://www.cfpb.gov/prepaid). If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](https://www.cfpb.gov/complaint).

Divulgación Previa a la Adquisición de la Tarjeta U.S. Bank Focus
Número de Programa: 126784009 POD

Los servicios podrían estar disponibles solamente en inglés.

Cargo mensual	Por compra	Retiro de fondos en ATM	Recarga de efectivo
\$0	\$0	\$0 dentro de la red	\$5.95*
		\$1.75 fuera de la red	

Consulta de Saldo en ATM (dentro o fuera de la red)	\$0
---	-----

Servicio de Atención al Cliente (automatizado o representante en vivo)	\$0 por llamada
--	-----------------

Inactividad (después de 365 días sin transacciones)	\$2.00 por mes
---	----------------

Cobramos otros 3 tipos de cargos.

*Este cargo puede ser menor dependiendo de cómo y dónde se utilice esta tarjeta.

Sin prestación de sobregiro/crédito.

Sus fondos son elegibles para el seguro FDIC.

Para obtener información general sobre cuentas prepagadas, visite cfpb.gov/prepaid (en inglés).

Encuentre detalles y condiciones de todos los cargos y servicios en el paquete de la tarjeta, o bien, llame al 888-863-0681 o visite www.usbankfocus.com (en inglés).

Lista de Cargos de la Tarjeta U.S. Bank Focus

Número de Programa: 126784009 POD

Todos los cargos	Monto	Detalles
Agregar dinero		
Recarga con Cheque	5% o mínimo de \$5.00	Este cargo no es nuestro y está sujeto a cambios. Se puede aplicar un cargo de hasta el 5% del valor del cheque cuando cobre un cheque para depositarlo en su tarjeta en Ingo Money. Money in Minutes: 2% (cheques preimpresos de nómina o de gobierno) o 5% (todos los demás cheques), mínimo de \$5.00. Dinero en 10 Días: sin cargo. El cargo se deduce del valor del cheque. Visite ingomoney.com (en inglés) para obtener más información.
Recarga de Efectivo – Visa Readylink	Según el comercio minorista	Es posible que se apliquen cargos de terceros cuando recargue su tarjeta en una red Visa Readylink. Este cargo se paga a un tercero en el momento de la recarga. Visite usa.visa.com/pay-with-visa/cards/services-locator.html (en inglés) para encontrar ubicaciones.
Recarga de Efectivo – GreenDot	\$5.95	Este cargo no es nuestro y está sujeto a cambios. Es posible que se aplique un cargo de \$5.95 cuando recargue su tarjeta en Green Dot®. Este cargo se paga a un tercero en el momento de la recarga. Visite greendot.com (en inglés) para obtener más información.
Retiros de efectivo		
Retiro de Fondos en ATM (dentro de la red)	\$0	Este es nuestro cargo por cada retiro de fondos. “Dentro de la red” se refiere a las redes de U.S. Bank o MoneyPass®. Puede encontrar ubicaciones en usbank.com/locations (en inglés) o moneypass.com/atm-locator.html (en inglés).
Retiro de Fondos en ATM (fuera de la red)	\$1.75	Este es nuestro cargo por cada retiro de fondos. “Fuera de la red” se refiere a todos los ATM que se encuentran fuera de las redes de U.S. Bank y de MoneyPass. El operador del ATM también puede cobrarle un cargo, incluso si no termina de realizar la transacción.
Retiro de Efectivo con Personal de Ventanilla	\$0	Este es nuestro cargo por realizar un retiro de efectivo desde su tarjeta con la ayuda del personal de ventanilla en un banco o cooperativa de crédito que acepte Visa®.
Uso de su tarjeta fuera de los EE. UU.		
Transacción Internacional	3%	Este es el cargo que cobramos y que se aplica al uso de su tarjeta para compras en comercios extranjeros y por retiros de efectivo en ATM extranjeros y es un porcentaje del monto en dólares de la transacción después de cualquier conversión de moneda. Algunas transacciones, aunque usted y/o el comercio o ATM estén ubicados en los Estados Unidos, se consideran transacciones en el extranjero conforme a las reglas correspondientes de la red, y nosotros no tenemos control sobre cómo se clasifican estos comercios, ATM y transacciones para este fin.
Retiro de Fondos en ATM Internacional	\$3.00	Este es nuestro cargo por cada retiro de fondos. El operador del ATM también puede cobrarle un cargo, incluso si no termina de realizar la transacción.
Otros		

Reemplazo de Tarjeta	\$5.00	Este es nuestro cargo por el reemplazo de su tarjeta, ya sea con servicio de entrega estándar (hasta 10 días hábiles) o si se lo proporciona su patrocinador o de cualquier otra manera. No cobramos este cargo por el primer reemplazo de su tarjeta en un período de 12 meses. Este cargo se cobrará por cada reemplazo adicional durante los mismos 12 meses.
Reemplazo de Tarjeta con Entrega Expresa	\$15.00	Este es nuestro cargo por entrega expresa (hasta 3 días hábiles), adicional a cualquier cargo por Reemplazo de Tarjeta.
Reemplazo de Tarjeta con Entrega al Día Siguiente	\$25.00	Este es nuestro cargo por entrega al día siguiente, adicional a cualquier cargo por Reemplazo de Tarjeta.
Inactividad	\$2.00	Este es nuestro cargo por mes si no ha realizado una transacción con su tarjeta durante 365 días consecutivos.

Si bien esta comunicación de U.S. Bank se ofrece en español, las futuras comunicaciones de U.S. Bank y los documentos relacionados con sus acuerdos contractuales, divulgaciones, notificaciones y estados de cuenta, así como los servicios en Internet y de la banca móvil, podrían estar disponibles solamente en inglés. Usted debe poder leer y comprender estos documentos o tener asistencia en su traducción para poder entender y utilizar este producto o servicio. Los documentos en inglés están disponibles a petición suya.

Sus fondos son elegibles para el seguro FDIC hasta \$250,000. El seguro FDIC protege a los depósitos de pérdida ocasionada por insolvencia bancaria. Consulte [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) (en inglés) para obtener detalles.

Sin prestación de sobregiro/crédito.

Comuníquese con Servicios para Titulares de Tarjetas, llamando al **888-863-0681**, por correo a Cardholder Services P.O. Box 551617, Jacksonville, FL 32255 o visite www.usbankfocus.com (en inglés).

Para obtener información general sobre cuentas prepagadas, visite [cfpb.gov/prepaid](https://www.cfpb.gov/prepaid) (en inglés). Si tiene alguna queja sobre una cuenta prepagada, llame a la Oficina para la Protección Financiera del Consumidor (Consumer Financial Protection Bureau) al 1-855-411-2372, o visite [cfpb.gov/complaint](https://www.cfpb.gov/complaint) (en inglés).



U.S. BANK FOCUS CARD - NON-PAYROLL

Frequently asked questions

What is the Focus Card for Non-Payroll?

The Focus Card for Non-Payroll is a convenient and secure way of receiving funds on a Visa® prepaid debit card.

After I receive the card, how do I activate it?

Visit usbankfocus.com or download the U.S. Bank Mobile App to activate the card and choose your Personal Identification Number (PIN). You cannot use the card until it has been activated. Be sure to sign your name on the back of your card in ink. Your card is not valid unless it's signed. You may also call Cardholder Services at **888-863-0681**.

How do I check my balance?

Online – View account online at usbankfocus.com

Text¹/Email – Sign up to receive email or text alerts when funds have been loaded to your account or when your balance gets low

U.S. Bank Mobile App – Search for “U.S. Bank” in the App Store® or Google Play™

Phone – Call Cardholder Services at **888-863-0681**

ATM – Perform a balance inquiry at an ATM²

How do I make a purchase with the card?

The card works much like other prepaid or debit cards. You can use it online, over the phone, at grocery stores, retail stores, restaurants, medical offices, etc. It is important to know your account balance before making purchases.

When making a purchase, which selection (credit or debit) do I choose?

Select “Credit” or “Debit” to make a purchase. Select “Debit” to get ‘cash back’ with your purchase at participating merchants. (You will have to enter your PIN.)



Can I pay bills with my card?

Yes. You can visit your billers’ websites and provide your 16-digit card number and expiration date or log on to usbankfocus.com and select the “Pay Bills” option. The online bill management service includes a biller directory that helps you log onto your billers’ websites and complete payment information with just a few clicks.

How can I be notified when funds are loaded to my card?

You have the option of signing up for text¹ or email alerts when money is added or your card balance gets low at usbankfocus.com. You can also use our two-way text¹ alert feature by texting a short code to receive the following updates:

Alert type	Instructions
Balance alert	Text BAL to 90831
Recent transactions	Text TRANS to 90831
Customer service number	Text HELP to 90831

Can I use the card at the gas pump?

Yes. However, if you use your card to pay at the pump, a hold may be placed on your account to initiate your transaction. This amount will be held until the actual transaction amount clears. If you do not want funds held while waiting for the transaction to clear, please pay the cashier inside for your gasoline purchase. Payments made inside clear for the actual transaction amount immediately.

Do I need a PIN to use the card?

Yes and no. The card can be used to make signature-based purchases without a PIN. However, a PIN must be used for PIN-based purchases and for cash withdrawals at ATMs. You must choose your own PIN by visiting usbankfocus.com or calling Cardholder Services at **888-863-0681** after you receive your card. For security reasons it is important that you pick a PIN that only you would know, and not share the PIN or the card with anyone.

What should I do if I forget my PIN?

You must visit usbankfocus.com or contact Cardholder Services at **888-863-0681** to reset your PIN.

How do I obtain information about fees or limits for the card?

Fees are located on the Fee Schedule sent to you with your card. On the back of your card carrier, you'll find details regarding how to get cash and what fees may be associated with using your card outside of the U.S. You will also find information regarding daily limits. You may view your Fee Schedule online by logging into your account at usbankfocus.com. You may also call Cardholder Services at **888-863-0681** to request fee information.

What happens if my card is lost or stolen?

Call Cardholder Services at **888-863-0681** immediately to report your card lost/stolen and have a replacement card sent to you within 7-10 business days. You may also contact your system administrator to request a new card. You may not be responsible for any fraudulent activity that occurs on your card provided that you report the card missing in a timely manner, and have not shared your card or PIN number with anyone³.



Who do I contact if I have questions about my card?

For all other questions about the card, you may log into your account at usbankfocus.com or contact Cardholder Services 24 hours a day, toll-free at **888-863-0681**.



¹ For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. ² See Fee Schedule for details.

³ 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.