THE U.S. BANK FOCUS CARD™

Product Overview

Easy Sign Up!

$0.00 No cost to sign up.

$0.00 No monthly account maintenance.

No credit check or bank account required.[3]

Card Can Be Used Free And Clear

Purchases:	**Free**
In-Network ATMs:	**Free**
Customer Service:	**Free**

What is the Focus Card?

- A Visa® prepaid card issued by U.S. Bank.
- Payroll is automatically loaded to the card just like direct deposit to a bank account.
- Works like other Visa debit cards to make purchases, pay bills or get cash.
- Can be reloaded with other direct deposits, cash or checks.[1]

Why a Prepaid Card?

Employer Perspective

Issuing paper checks is expensive. Postage, paper, administrative costs, replacement expenses, etc. The Focus Card is a form of direct deposit that allows for greater electronic payments while providing a benefit to employees.

Employee Benefits

Convenient – Allows employees to receive payroll electronically without needing a bank account.

Fast – Funds available the morning of payroll. No waiting for a check.

Safe – Safer than carrying cash. Visa protection if lost or stolen.[2]

Ideal for employees who:

- Don't have or want a bank account
  – or –
- Want a separate account to help with budgeting
- Want access to their money without the hassle of paper checks

[1] Businesses performing your reload may charge a fee. Cash reload services are provided by unaffiliated third parties. U.S. Bank is not responsible for the product service or performance of the third party including the privacy policy, level of security and terms of use, which are different from ours.

[2] 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.

[3] 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.

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Features

Add More Money[1]
Cardholders can add other direct deposits, cash or funds from checks to the card.

Account Alerts
Optional alerts by text or email when funds have been deposited to cardholders' accounts or when their balance gets low.

Cash Back Rewards
For purchases at certain restaurants and retail locations.

Savings Account
Cardholders can create an interest-bearing savings account without ever going to a bank.

How Does It Work?

Purchases
The Focus Card can be used anywhere that accepts Visa debit cards. There is no cost to make purchases in stores, over the phone or online.

Getting Cash[4]
ATM – Cardholders can withdraw cash at any Visa/Plus ATM. *(Fees may apply)*

Teller Withdrawal – Cardholders can withdraw up to the penny of their paycheck by asking for a teller cash withdrawal. There is no cost to get a cash withdrawal at the teller of any bank or credit union that accepts Visa.

Cash Back – Cardholders can ask for 'cash back' when they make purchases at places like the grocery store or convenience store. They should select "**DEBIT**" on the authorization machine and select "**YES**" for cash back.

Card Balance
Cardholders can easily check their available balance:

Online – View account online at **www.usbankfocus.com**

Phone – Call Cardholder Services at **877-474-0010**

Mobile App[5] – Search "**U.S. Bank Focus**" for Apple or Android smartphones.

Email/Text[5] – Receive email or text alerts when funds have been deposited to the account or when the balance gets low.

Customer Service
Cardholders must direct all of their Focus Card questions to the Cardholder Services line. They may also utilize the website:
Phone: 877-474-0010 | **Online:** www.usbankfocus.com

Card Packet

Envelope — For security purposes the card comes in a plain white envelope.

Card Carrier — Provides activation instructions, customer service contact and direct deposit account numbers. The card plastic is attached to the card carrier.

Usage Guide — Instructions on how to use the card.

Cardholder Agreement — Terms and conditions of the card along with the fee schedule.

For more details, cardholders should visit **www.usbankfocus.com**.

[4] Fees may apply to ATM transactions.
[5] U.S. Bank does not charge a fee for mobile banking. Standard messaging and data rates may apply.

The Focus Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc.
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