

# U.S. Bank Focus Card™



The Focus Card is a reloadable, prepaid debit card issued by U.S. Bank. It provides an electronic option for receiving your payments. It is not a credit card, but works similarly to other debit cards. Your payments will automatically be direct deposited to your card and your funds are protected if your card is ever lost or stolen.<sup>1</sup>

## 1 Get Started



**Look for your card in the mail!** For security, your card comes in a plain white envelope with an Indianapolis, IN return address.

Activate your card and set up your online account by visiting [www.usbankfocus.com](http://www.usbankfocus.com).

## 2 Use Your Card



### Make Purchases

Everywhere Visa debit cards are accepted.



### Get Cash<sup>2</sup>

Get cash<sup>2</sup> at any ATM, at any bank or credit union or get cash back with purchases at participating merchants such as grocery or convenience stores.



### Load and Reload

Add other employers, government benefits, tax refunds or any other payment that offers direct deposit.



### Pay Bills Online

By visiting your billers' websites and providing your 16-digit card number and expiration date.

## 3 Track Spending



### Cardholder Website

Check balance, view recent transactions, sign up for alerts and more.



### Text and Email Alerts<sup>3</sup>

Instant notification when money is added, a purchase is made or when your card balance gets low.



### Mobile Banking App<sup>4</sup>

Quickly see your account balance and transaction history from your smartphone.

<sup>1</sup> Visa's Zero Liability Policy protects you against unauthorized transactions processed by Visa. You must call the number on the back of your Card immediately to report any unauthorized use.

<sup>2</sup> Some fees may apply. Login to your account online or contact Cardholder Services for a full list of fees.

<sup>3</sup> Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

<sup>4</sup> The U.S. Bank Focus Card Mobile App is free to download. Your mobile carrier may charge access fees depending upon your individual plan. Web access is needed to use Mobile App. Check with your carrier for specific fees and charges.

<sup>5</sup> 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.



See back for more  
card features

## Additional Focus Card Features

### Cash Reload Networks<sup>5</sup>

In addition to payroll deposits, you can also deposit cash to your card at thousands of retail locations nationwide through GreenDot® Reload @ the Register™ or Visa® ReadyLink.

### Cash Back Rewards

Earn rewards simply by using your card at certain stores and restaurants, after activating the offers that you want – no promotion codes or coupons needed.

### Savings Account

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

### PayPerks

PayPerks is a rewards program that gives you chances to win cash for learning about your Focus Card. Learn about the perks of your card through PayPerks' quizzes and games. Plus, earn points just for using your card. Each point earned is an entry to win cash in our monthly sweepstakes!

### Add A Card

Request a second card with access to your account for a friend or family member.

To learn more visit [www.usbankfocus.com](http://www.usbankfocus.com)

## Transaction Fees

### Free Transactions

Purchases	Free
Cash Back with Purchases	Free
Teller Cash Withdrawal	Free
Customer Service	Free
In-Network ATMs (U.S. Bank, MoneyPass & Allpoint)	Free
Alerts	Free

### Transactions With Fees

Out of Network ATM Cash Withdrawal	\$2.00
Out of Network ATM Declined Withdrawal	\$0.50
Out of Network ATM Balance Inquiry	\$1.00
International ATM Cash Withdrawal	\$3.00
International ATM Declined Withdrawal	\$0.50
International ATM Balance Inquiry	\$1.00
Card Replacement (standard 7-10 bus. days)	\$5.00
Card Replacement (expedited 2 bus. days)	\$15.00
Foreign Transactions	3% of transaction
Account Inactivity (after 90 consecutive days of no activity)	\$2.00/month
Paper Statement (if requested)	\$2.00/month

## Contact

877-474-0010 | [usbankfocus.com](http://usbankfocus.com)