U.S. Bank Focus Card Pre-Acquisition Disclosure
Program Number: 87265212

You have options as to how you receive your payments, including direct deposit to your bank account or this prepaid card. Ask your employer for available options and select your option.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
$0	**$0**	**$0** in-network **$2.25** out-of-network	**$5.95***

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 4 other types of fees. One of them is:

Transfer Fee (Instant or External)	2%

* This fee can be lower or charged differently depending on how and where this card is used and your state of employment or residence.

See the accompanying Fee Schedule for free ways to access your funds and balance information.

No overdraft/credit feature.
Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit c*fpb.gov/prepaid.* Find details and conditions for all fees and services inside the card package or call **1-877-474-0010** or visit **usbankfocus.com**.

THE U.S. BANK FOCUS CARD CARDHOLDER AGREEMENT

Last Updated: 07/01/2025

Contact Us	
Cardholder Services:	**877-474-0010 or the number on the back of your card available 24/7** **Focus Cardholder Services** **P.O. Box 551617, Jacksonville, FL 32255**
Cardholder Website	**www.usbankfocus.com**

THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION (INCLUDING A CLASS ACTION ARBITRATION WAIVER). IT IS IMPORTANT THAT YOU READ THE ARBITRATION SECTION CAREFULLY.

INTRODUCTION

When you activate or use a U.S. Bank Focus Card ("Card"), you agree to be bound by the terms and conditions in this U.S. Bank Focus Card Cardholder Agreement including the Fee Schedule and Transaction Limitations ("Fee Schedule") you received with your Card and which is incorporated into this document by reference (collectively the "Agreement"). Please read this Agreement carefully and keep it for future reference. Features and services associated with your Card may change from time to time, and this Agreement may be amended from time to time. Some terms used in this Agreement have specific definitions. Meanings for capitalized terms are found a throughout the Agreement and in the Key Terms Section.

1. What is a Focus Card?

Your Card is a reloadable Visa® prepaid debit card issued by us that allows you to access funds from your Sponsor or other Funders. Your Card may be a physical card or digital credentials. Your Card is not a credit card and is not connected in any way to any other account you may have with U.S. Bank. You will not receive any interest on the funds on your Card except in connection with a Savings Balance. Your Card is intended to be used for personal, family or household purposes in connection with receiving funds from your Sponsor. Funds on the Card are owned by the Primary Cardholder. Use of your Card is subject to the terms of this Agreement, all network rules, and applicable law. Using your Card for business, non-personal, fraudulent or illegal purposes, or in a way that violates network rules is prohibited and may result in closure of your Card.

2. Are my funds FDIC-insured?

Funds on your Card are held at U.S. Bank, N.A., member FDIC, and are insured by the FDIC up to the maximum allowed by law for the benefit of the Primary Cardholder.

3. Why do we collect identifying information?

a) IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. 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 certain accounts. This means that when you register for a Card, or when your Sponsor registers a Card for you, we may ask for your name, address, date of birth, tax identification number, and other information that will allow us to identify you. If necessary, we may also ask to see your driver's license or other identifying documents.

b) Additional Identity Validation. At any time, we may request additional information or identifying documents to confirm your identity or confirm use of the Card is authorized. If you do not provide information that we request, transactions with your Card may be declined or rejected, and your Card may be frozen, blocked or closed. Depending on the features listed in your Fee Schedule, you may have the option to complete an Identity Validation and access additional Card features like adding money to your Card through direct deposit or using certain Instant Transfers.

4. What is the role of your Sponsor and Funder?

a) Your Sponsor. Your Sponsor is a Funder that has arranged with us for you to obtain a card and receive payments from the Sponsor. Your Sponsor is responsible for providing information to you about your payment options. Your Sponsor may provide us information about you to open your Card, which may include your name, date of birth, tax identification number, physical address, and/or state of employment.

b) Your Funder(s). A Funder is any party that transfers funds to us to add or "load" your Card. Only your Funder is responsible for the amount or timing of payments to your Card. Your Funder may retain the right to deduct funds from your Card in order to correct a previous error or overpayment to you or for other reasons. You hereby authorize us to accept instructions from your Funder that credit or debit funds to or from your Card and, in the case of a debit, to return those funds to your Funder. If you have a dispute with your Funder about the amount that the Funder loads onto or deducts from your Card, you agree to not involve us in that dispute and to resolve that dispute solely with your Funder.

5. How can I use my Card?

a) Activate and Select a PIN. You must activate your Card and select a PIN before using your Card. You can activate your Card by calling us or using our website (See Contact Us Section). You may use your PIN to conduct certain transactions, such as point of sale transactions or ATM transactions. Because your PIN is used to approve transactions conducted with your Card, it is important to keep your PIN safe and secure. Do not share your PIN with others. Do not write your PIN on your Card.

b) Available Transactions. You may use your Card to receive and spend money as described in this Agreement, including transactions like: Purchases (See Section 16); In-Network and Out-Of-Network ATM Withdrawals and balance inquiries (See Section 17); Instant Transfers, including External Transfers (See Sections 18 and 19); ChekToday Convenience Checks (See Section 20); and Teller Assisted Cash Withdrawals (See Section 21). Fees and transaction limits may apply. Not all transaction types are available for all programs. See your Fee Schedule for more details.

c) Immediate Debits. Any time you use your Card to conduct a transaction, you authorize us to debit your Card for the amount of the transaction and any related fees.

d) No illegal use. You agree not to use your Card for illegal gambling or any other illegal purpose. Display of a payment card network logo by a merchant does not necessarily mean that transactions are lawful in all jurisdictions in which you or the transaction may be located. Therefore, we reserve the right to decline all online gambling transactions.

6. Is there a routing and account number for my Card?

A routing and account number for direct deposit or ACH transactions may be available for your Card if you are permitted to load money from Funders other than your Sponsor. (See Section 4). You are not permitted to use any routing or account number to debit or withdraw funds from your Card.

7. Are there fees for using my Card?

While there are transactions and services available for no fee, some transactions may incur fees. All fees we charge are listed on the Fee Schedule. Some of the ways you use or access your Card may incur third party fees, like mobile carrier fees for text messages and data or fees charged by out-of-network ATM owners.

8. How do I get information about my Card balance and transactions?

a) Electronic access. Your transaction history is available on our website (see Contact Us Section) and shows all Card activity during the statement period, including all loads, debits, Savings history, and any fees we charge. The mobile app and website are the best ways to keep track of your Card use and monitor your transaction history for unauthorized activity or other errors.
b) Written access. You will not automatically receive written statements. You may request written statements covering up to 24 months of transaction activity at any time. Visit the website, call us, or write us to make this request (see Contact Us Section).
c) Confirmation of loads. If you have arranged to have loads made to your Card, including by direct deposit, you can confirm whether such loads have been made by visiting our website or by calling us (see Contact Us Section). You can also set up text or email alerts that automatically let you know when funds are loaded to your card.
d) Receipts. You can get a receipt at the time you make any transfer to or from your Card using an ATM or point of sale terminal.

9. Is there a mobile app for my Card?

Some or all of the features and services associated with your Card are available in our mobile app or our website. Use of our mobile app and the website for your Card is subject to additional terms and conditions you are required to accept when you use those services.

ADDING MONEY

10. Who can add money to my Card?

a) Loads from Your Sponsor. Your Sponsor may load money to your Card at any time.
b) Loads by You or Other Funders. You may have the option to add funds to your Card after you complete additional Identity Validation. See Fee Schedule for the options for your Card.

11. How do I add money to my Card?

If available for your Card, and after you have completed Identity Validation, you may be eligible to use the services described below to add funds to your Card. See Fee Schedule for available services.

a) Loads by Direct Deposit. Load funds to your Card by directing automated clearing house ("ACH") payments from sources other than your Sponsor to your Card using the routing and account number for your Card.
b) Cash Reloads. One or more third-party reload networks may be available and may change from time to time. Information on current reload networks can be obtained by reviewing the Fee Schedule available after you log onto the website or by calling us (See Contact Us Section). Please note that if you utilize reload networks, those networks may charge a fee and/or set load limits that are lower than what we set.
c) Check Reloads. You may load additional funds to your Card via a third-party remote deposit capture service. This third-party service requires that you accept the service provider's terms and conditions, including fees, and download the service provider's mobile app.

12. What are the limits for loading money to my Card?

a) Maximum Balance. The maximum total balance you are permitted to maintain for your Card is $250,000. At our discretion, we may allow a load in excess of the Maximum Card Balance, but allowing an excess load in one instance does not mean we will allow other excess loads.
b) Limitations on Loads. For security reasons, there are limitations on the number and amount of transactions that you may perform with your Card. Limits are subject to change from time to time. Temporary changes or changes related to security may take place without prior notice to you, though you will receive notice of permanent changes to the extent required by applicable law. To measure these limits, a "day" is a rolling 24-hour period. Third-party providers you use to add funds to your Card may impose lower limits.

Maximum Loads from all sources	$250,000 per load	100 loads per day	$250,000 total per day
Maximum Load by ACH or direct deposit	$250,000 per load	100 loads per day	$250,000 total per day
Maximum Load through 3rd Party Cash or Check reload Network	$950 per load	3 loads per day	$950 total per day

c) Other limits. There may be additional limits on the amount, number or types of transactions you can make using your Card and for security reasons we do not disclose all of these limits. We reserve the right to refuse any load at any time for any lawful reason.
d) Prohibited Loads. You are NOT permitted to load or deposit funds to your Card using an ATM. You are NOT permitted to load funds to your Card by sending checks or money orders to us. We will attempt to return any checks or money orders we receive and will destroy any checks or money orders we do not return.

13. When are my funds available?

a) Funds Availability for Loads. Funds loaded to your Card are generally available for use on the Business Day funds from your Funder are received by us.
b) Early Direct Deposit. In our sole discretion, for certain recurring ACH loads, we may make funds available for your use up to two days before we receive the funds from your Funder. When funds are made available early, they will be reflected in your Card's Available Balance. Whether we make funds available early depends on (1) when we receive the Funder's payment instructions, (2) any limitations we set on the amount of early availability, and (3) standard fraud prevention screening. The criteria we use for making funds available early is determined at our sole discretion, based on confidential criteria necessary for maintaining the security of your Card and our payment services, and is subject to change without notice. Not all ACH loads are eligible for early availability. Loads received through other types of transactions, like check reloads, cash reloads, or other online transfers are not eligible for early availability. We do not guarantee that any particular ACH load will be made available before the date scheduled by the Funder, and early availability of funds may vary between loads from the same Funder. If we make funds available early and the Funder reverses or requests a return of the deposit, or the funds are otherwise uncollected by us, you understand and agree that we may debit your Card up to the amount of the deposit that was previously made available – even if you have already withdrawn the funds or it creates a negative balance on your Card. In this instance, you are responsible for any fees assessed – including those charged by merchants or third parties – as a result of the negative balance. Early crediting of ACH loads is offered at our discretion, and we reserve the right to cancel the service at any time and without notice to you.

SPENDING MONEY

14. How much money can I spend or transfer with my Card?

Generally, you can make purchases or withdrawals up to the Available Balance on your Card. For security reasons, there are limitations on the number and amount of transactions that you may perform with your Card described in the Fee Schedule. There may be additional limits on the amount, number or types of transactions you can make using your Card and for security reasons we do not disclose all of these limits. Daily limits are based on a rolling 24-hour period. We reserve the right to refuse any transaction at any time for any lawful reason.

15. What happens if I spend more than my Available Balance?

Generally, you will not be permitted to conduct a transaction that exceeds the amount of your Available Balance and attempts to spend more than your Available Balance will be declined. Remember, you can always check your balance and review authorized transactions at the website listed in the Contact Us Section. If a transaction that exceeds your Available Balance occurs, you will be liable to us for any negative balance.

16. What terms apply to purchases?

a) Holds Upon Authorization. When you conduct a transaction, there may be an immediate debit to your Card Balance for the amount of the transaction and any related fees, or there may be a hold reducing the Available Balance on your Card that you can use for transactions by the amount of the transaction as communicated to us by the merchant. Transactions with some merchants (like restaurants, car rental agencies, hotels, salons, and pay-at-the-pump gas stations) may authorize in an amount that might be greater or smaller than your transaction. If the amount of the authorization request exceeds your Available Balance, your transaction will be declined. If the transaction is authorized, funds in the authorized amount will be held and will not be available for other purchases. The authorized amount will be held until the transaction settles to your Card. Transaction settlement can generally take up to 10 days, though certain travel and lodging related authorizations may take longer. In some cases, the authorization amount will be held even if you do not complete your transaction.

b) Split Transactions; Rescinded Transactions; Failure to Honor. If you do not have enough money on your Card to complete a transaction, the merchant may allow you to split your purchase between your Card and another form of payment. If you authorize a purchase but do not make the purchase as planned, the authorized amount will be held until the authorization expires or the merchant releases the hold, which may take up to seven days or longer depending on the type of merchant or transaction. Neither we nor any other bank or business will be liable to you for the merchant's failure to accept or honor the Card.

c) Recurring payments to merchants. You may arrange for recurring payments, also known as preauthorized payments, to merchants using your Card number. You are NOT permitted to debit your Card using the ACH routing and account number provided for loads. If you have authorized recurring payments with your Card, you may review your transaction history to confirm whether a transfer was made by calling us of visiting the website (see Contact Us Section). Additionally, if you have authorized a third party to initiate recurring payments from your Card, you are solely responsible for notifying these third parties when your Card is replaced, if your Card number or expiration date has changed, or if your Card is canceled. If we issue a replacement Card to you, you agree that we may, but are not required to, provide information related to the replacement Card to such third parties to permit them to continue to initiate transactions to your replacement Card, and you authorize us to process such recurring transactions until you notify us such third party is no longer authorized to debit your Card, and we have had a reasonable time to process your request.

d) Right to stop payment and procedure for doing so. You can stop any preauthorized payments by contacting us using the telephone number or address in the Contact Us Section in time for us to receive your request at least three Business Days before the payment is scheduled to be made. Your request must include information necessary to identify the preauthorized payment (like transaction amount, merchant name, and transaction frequency). If you call, you must put your request in writing and get it to us within 14 days after you call. If you do not provide this written request, your stop payment request may only be effective for 14 days.

e) Notice of varying amounts. If these preauthorized payments vary in amount, the person you are paying is responsible for telling you 10 days before each payment when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

f) Liability for failure to stop payment of preauthorized payment. If you order us to stop payment, we receive the stop payment order at least three Business Days before the transfer is scheduled, and we do not do so, we will be liable for your direct losses or damages.

17. What terms apply to ATM Withdrawals?

You can use your Card and PIN at many ATM machines. See your Fee Schedule and Transaction Limitations for details on fees, which networks are In-Network for you, how to find surcharge-free ATMs, and limits on funds you may withdraw. If you experience an error at an ATM, please contact us immediately for assistance. Please note, you are NOT permitted to load or deposit funds to your Card using an ATM.

18. What is an Instant Transfer?

Instant Transfers are card network transactions that move funds between accounts associated with debit cards. If available for your Card, Instant Transfers may be conducted using third party services or our External Transfers service. See Fee Schedule. Instant Transfers that add funds to your Card, even for test transactions, require additional Identity Validation. See Section 3.

19. How do I use External Transfers?

External Transfers is a type of Instant Transfer that is accessed through the website or mobile app for your Card. If available, you may use our External Transfer service to send available funds from your Card to your account at another institution when that account has a debit card. This service can **only** be used to move funds off your Card and **cannot** be used to add money to your Card. All External Transfers are one-time payments. You may cancel your use of the External Transfer Service at any time by deleting your saved External Accounts on the cardholder mobile app or website.

a) Set-up. You must set up an External Card Account using the cardholder mobile app or website before you conduct External Transfers. The External Account must be associated with a debit card to be eligible for set-up. However, not all accounts are eligible, and eligibility may be impacted by account features set by the provider of your External Card Account. Only two (2) External Card Accounts may be set up for use at any one time. You are responsible for providing accurate account information for the External Card Account. Inaccurate account data may cause External Card Account set-up to fail or External Transfers to be misdirected. We are not responsible for misdirected transfers if we follow your instructions.

b) Sending funds. Generally, transfers will be processed when submitted. You do not have the right to cancel an External Transfer after it is submitted by you. If your Available Balance is not sufficient to cover the requested transfer and any fees at the time the transfer is processed, the transfer will fail.

c) Permissible delays; Refusal of requests. We may delay or refuse an External Transfer in certain situations, which may include: if we need to confirm that you have authorized the transfer, if other transactions to or from your Card have been subject to reversal, if you have made recent changes to your contact information, or if the transfer exceeds transaction limitations for your Card. If we refuse a transfer, we will return the funds associated with the transfer to you unless we are legally obligated to take other action.

d) Our liability is limited. We are responsible for errors caused by our failure to process an External Transfer according to your properly transmitted instructions unless we have reasonably delayed or rejected the transaction in accordance with this Agreement. We are not responsible for any costs, late fees, or other damages incurred if the External Transfer is delayed. We are not responsible for misdirected transfers or errors that result from payment instructions provided by you that we have accurately followed. If you believe an error has occurred, you should report it immediately using the error resolution process described in Section 43.

20. How do I use ChekToday checks?

ChekToday checks allow you to withdraw the full Available Balance of your Card using a check that is payable to **you**. You must call to authorize a check and receive an authorization code. The party that negotiates the check must call for a confirmation code before accepting the check.

a) When you request a check be authorized, you authorize us to debit your Account for the amount authorized.

b) Our Liability is limited. ChekToday checks will not be honored or paid unless they bear a valid authorization code and confirmation code, are made out to you, and made out for the amount authorized. We will not be liable to you for damages when ChekToday checks are presented for

payment to someone other than you, without an authorization code, without a confirmation code, or in an amount other than the amount originally authorized.

c) Cancellation or Stop Payment. If an authorized check is lost or stolen, please contact us immediately to report the loss and cancel the check. You can request a stop payment of an authorized check only if the check has not been confirmed or paid. To stop payment, you must call us at the number listed in the Contact Us Section. You cannot stop payment after we have provided the confirmation code or paid the check. If we have to defend ourselves for letting you stop payment on a check, you have to protect us by paying our expenses including our reasonable attorney's fees. If we pay a ChekToday Check after you attempted to stop payment of the check, you may have to prove that you suffered a loss as a result of the payment before we recredit your Account.

21. What terms apply to Teller Assisted Cash Withdrawals?

Teller Assisted Cash Withdrawals can be conducted through the teller window at any Visa member bank and allow you to withdraw funds from your Account. These transactions are treated as point-of-sale transactions for tracking limitations on transactions. The bank you use for this transaction may require identification or other information before the transaction may be completed.

22. Can I use my Card outside of the U.S.?

Generally, you may use your Card for retail purchases at foreign (outside the United States) merchants and for cash withdrawals from foreign ATMs that bear either the PLUS System or the Visa logo. We may block transactions to or in certain countries. Some merchant and ATM transactions, even if you and/ or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable Visa rules, in which case we will add the "International Transaction Fee" described below to those transactions. We do not control how these merchants, ATMs and transactions are classified for this purpose. The exchange rate in effect when the transaction is processed may differ from the rate in effect on the date of the transaction or the date of the posting of the transaction to your Card. If you use your Card at a merchant or an ATM that bears the Visa logo (and no PLUS System logo), the transaction will be processed through the Visa system and will be converted into U.S. Dollars according to the applicable rules established by Visa from time to time. For transactions processed through Visa, the foreign currency transaction will be converted to U.S. Dollars by multiplying the amount of the foreign currency times (a) a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or (b) the government-mandated rate in effect for the applicable central processing date. If you use your Card at an ATM that bears only the PLUS System logo (and no Visa logo), the transaction will be processed through the PLUS System and converted into U.S. Dollars at the exchange rate established, from time to time, by the operator of that ATM. If you use your Card at an ATM that bears both the Visa and PLUS System logos, the ATM operator will determine whether to send your transaction over the Visa or PLUS System network using such network's respective currency conversion rules then in effect (as explained above). We may assess an International Transaction Fee, calculated as a percentage of your transaction amount. The percentage, if any, is listed on the Fee Schedule. We may assess the International Transaction fee on all foreign transactions, even transactions that do not require currency to be converted.

OPTIONAL SERVICES

23. What is Savings?

Savings is a feature of your Card that allows the Primary Cardholder to set aside a portion of your Card's funds to earn interest. Funds you put in Savings are your Savings Balance. While funds in your Savings Balance are still in your Account and part of your total balance, your Savings Balance is not part of your Available Balance, and you must take action to transfer funds from your Savings Balance to your Available Balance when you want to make those funds available for transactions with your Card.

Your Card must remain open to use Savings. If Savings is stopped or your Card is closed for any reason, your Savings Balance will be returned to your Card's Available Balance, and any unpaid interest will be forfeited. You must provide us with a valid social security number or tax identification number when beginning Savings.

24. How do I add funds to my Savings Balance?

The Primary Cardholder may start using Savings by going to the website and completing enrollment. You must add at least $10.00 to your Savings Balance to start Savings. Once your Savings is set up, you may transfer funds from your Available Balance to your Savings Balance using the website or by calling us. You can make one-time transfers or recurring transfers from your Available Balance to your Savings Balance. You may cancel or change your automatic transfer settings at any time using the website or by calling us. If the amount of any automatic transfer exceeds the Available Balance, your transfer will not be processed.

25. Are there restrictions on Savings?

You may only transfer funds into Savings from your Card's Available Balance and you may only transfer funds out of your Savings Balance to your Available Balance. Transfers between balances are unlimited but must be made in whole dollar amounts. Funds in Savings cannot be accessed through any means other than transfers from your Savings Balance to your Card's Available Balance.

26. How do I access information about my Savings?

Current interest rate, Annual Percentage Yield (APY), Savings Balance, Savings transactions, and interest payments are included in your Card's transaction history. See Section 8 for more details.

27. How do I stop Savings? What happens to Savings if the bank stops my Savings?

You may stop Savings by visiting the website or by calling us (see Contact Us Section). When you stop Savings, your Savings Balance will be transferred to your Card's Available Balance. If there are any outstanding fees or negative balances on your Card, the transferred Savings Funds will be applied to those fees and/or negative balances. If the Savings Balance is $0.00 for 90 consecutive days, we may stop your Savings, regardless of the status of your Card. If you stop or we stop your Savings, you may lose any accrued but unpaid interest. If your Savings is closed, you may not restart Savings until the first day of the following month.

28. What interest rate is paid on Savings?

The interest rate paid on your Savings Balance is a variable rate, meaning that it can change at any time, without notice. The current rate and annual percentage yield is available on the website (see Contact Us Section) and as part of your transaction history.

29. How is interest on Savings calculated and paid?

a) Interest Calculation. We use the daily balance method to calculate interest on your Savings. This method applies a daily periodic rate to the daily Savings Balance as of 6:50pm CT each day. The daily balance is calculated at 6:50 CT each day. Transfers made after that time begin to accrue interest on the next day. Interest on your Savings Balance will accrue daily.

b) Interest Payments. All accrued interest will be credited to your Savings Balance monthly. Interest for each month will be paid no later than the first Business Day of the next month. For example, interest accrued in September will be paid to your Savings Balance no later than the first Business Day of October.

30. What other terms apply to Savings?

a) Tax Reporting and Withholding. Per Internal Revenue Service ("IRS") regulations, if you are paid more $10 in interest for a calendar year, we will mail you an IRS Form 1099-INT in January of the following year. We will withhold interest for IRS purposes if we receive a notification of any backup withholdings from the IRS. Should we withhold interest, a 1099-INT will be sent to you for any amount withheld and we will report this amount to the IRS.

b) Set-off against Available Balance. If you have a negative Available Balance on your Card, we reserve the right under the law (called set-off) and under this Agreement to use money from your Savings Balance to offset that negative balance.

31. Can someone else use my Card?

a) Generally. Except by requesting a Secondary Card (as described below), you may not permit another person to have access to your Card. If you allow or permit another person to access your Card, you are liable for all transactions and fees incurred by such person. You must notify us in writing to revoke permission for any person you previously authorized to use or access your Card. The Primary Cardholder is at all times liable and responsible for all transactions, fees, and other activity with respect to the Card and any Secondary Card (as defined below).

b) Secondary Card. If available for your Card, the Primary Cardholder may request an additional card to be issued to access your Available Balance (a "Secondary Card"). Secondary Cards should only be requested for a trusted person who is 13 years of age or older (the "Secondary Cardholder"). We reserve the right to refuse any Secondary Card request. The Secondary Cardholder is not an owner of the Card or the Secondary Card. The Primary Cardholder is the owner of the Card, the Secondary Card and all funds loaded to the Card and will at all times be liable and responsible for transactions, fees, and other activity with respect to the Secondary Card. The Secondary Cardholder may report the Secondary Card as lost or stolen. The Secondary Cardholder may not request additional cards, but in other respects may have the same ability as the Primary Cardholder to access information or make decisions regarding the Card. We reserve the right, in our sole discretion, to require the Primary Cardholder to make or approve particular transactions or decisions. If the Primary Cardholder wishes to terminate the authority of the Secondary Cardholder, the Primary Cardholder must call or write to us to request revocation of the Secondary Cardholder's access to your Card (see Contact Us Section). The Primary Cardholder will continue to be liable for all transactions, fees and other activity resulting from continued use of the Secondary Card until revocation is received by us. On revocation of the Secondary Card, all Cards associated with the Card will be deactivated and replacement Card must be requested for the Primary Cardholder. To the extent permitted by law, you are also liable and responsible for all costs and expenses, including attorneys' fees, that we incur enforcing these rules governing the Secondary Card.

ACCOUNT CLOSURE AND OTHER MATTERS

32. How do I close my Card?

You may close your Card at any time without incurring a fee. To close your Card, call or write us. (See Contact Us Section).

33. Can the bank close my Card?

We may close your Card for any reason or no reason at all. If we close your Card, we will send you notice of closure.

34. What happens when my Account is closed?

a) Effect of Closure on Transactions and Savings. When your Card is closed, we will deactivate your Card and you will not be able to add funds to the Card or use the Card to conduct transactions. Closing your Card, whether at your request or by us, will not affect prior transactions or obligations relating to your Card existing at the time of closure. If we or you close your Card and you have funds in a Savings Balance, any unpaid interest that has accrued through the date of closure will be forfeited and the Savings Balance will be transferred to the Card's Available Balance.

b) Return of Funds. After Card closure, and after any transactions authorized before closure have settled, we will send the remaining Available Balance to you at your last known address reflected in our records. If your Card is closed for any reason, you authorize us to re-open your Account to process any transactions authorized prior to Card closure, or for other purposes consistent with applicable law. We reserve the right to place a hold on your Card, and delay return of remaining funds, if we suspect irregular, fraudulent, unlawful or other unauthorized activity involved with your Card. You agree that we may maintain such hold until all claims against you or us to the funds held in the Card, whether civil or criminal in nature, have been fully resolved in our sole satisfaction.

c) Abandonment or Dormancy. If your Card remains inactive or dormant for a certain amount of time, we may be required to escheat unclaimed funds, including funds in Savings, in accordance with applicable law.

35. What are my responsibilities?

This Agreement describes various responsibilities you and we have with respect to your Card. Some of your responsibilities include:

a) Duty to protect your Card and Access Credentials. It is your responsibility to protect your Card by protecting the information that can be used to access your Account, like account numbers, card numbers, your Card, PIN, and/or access credentials (like your username and/or password). If you furnish your Card and/or the information that can be used to access your Account and grant actual authority to conduct transactions to another person (for example, to a family member or co-worker), who then exceeds that authority, you are liable for the transfers unless we have been notified in writing by you that transfers by that person are no longer authorized.

b) Duty to Examine Statements. Because you are in the best position to discover any problem with your Card, you agree to promptly examine your transaction history and report to us any problem on or related to your Card. Failure to promptly report problems may impact our ability to investigate or address the issue and your liability for the problem. See Sections 43 and 44 for information on reporting problems and your liability for errors.

c) Duty to Update Contact Information. It is your responsibility to ensure the contact information we have for you is accurate and current. You are responsible for messages and statements we send to the most recent address you have given us. We may also update your address in our records without a request from you if we receive an address change notice from the U.S. Postal Service, our mail vendor, or your Sponsor.

36. How does the bank prevent fraud?

You play a key role in preventing fraud on your Card by, for example, keeping your Card safe, avoiding irregular transactions or merchants, regularly reviewing your transaction history and quickly reporting any concerns or errors. We reserve the right to place a hold on your Card, and delay return of remaining funds, if we suspect irregular, fraudulent, unlawful or other unauthorized activity involved with your Card. We may attempt to notify you of such hold, but we are not required to provide such notice prior to placing the hold. You agree that we may maintain such hold until all claims against you or us to the funds held on the Card, whether civil or criminal in nature, have been fully resolved in our sole satisfaction.

37. When is the Bank liable for mistakes or delays?

If we do not complete a transfer to or from your Card on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages with some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your Card to make the transfer.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal system was not functioning properly and you were aware of that when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

38. How can the bank contact me?

a) From time to time, we may contact you to service your Card. By providing us with a telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular number, you are expressly consenting to receiving communications— including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system—from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes unless you take action to revoke this consent. Calls and messages may incur access fees from your cellular provider. From time to time, we may monitor telephone calls you make to us or our agents.

b) You may also sign up for email and text alerts. Visit the website or call us at phone number listed in the Contact Us Section for more information. You can make changes to your alerts and contact preferences at any time.

39. How does the bank use my information?

Our privacy policy (available on our website) discloses the information we share with other entities for marketing purposes and your rights to control the use of that information. To service your Card, we will disclose information to third parties about your Card or the transfers you make where it is necessary for completing transfers or in order to verify the existence and condition of your Card for a third party, such as a credit bureau or merchant. We may provide information about you or your Card as permitted or required by law for other purposes, such as: (1) reporting of interest you earn to federal and state tax authorities, (2) reporting cash transactions that are at reportable limits, (3) investigating and reporting of transactions that we reasonably determine to be suspicious; and (4) responding to subpoenas, court orders, or government investigations. We may also share information if you give us your written permission.

40. What will the Bank do with Legal Process Affecting my Card?

We are a national bank with many locations. You agree that for purposes of this section, we may treat your Card as existing in the state of your mailing address, unless you have also provided us a physical address with a different state in which case we will treat your Card as existing in the state of your physical address. You understand and agree that a creditor or governmental agency may attach your Card by service of legal process on any of our locations, at any site designated by us for acceptance of service of process, on any appointed agent of ours, or any other method authorized by law, court rule, or regulation. We may accept and comply with legal process served by any means. If we receive any legal process affecting the Card that we believe to be valid, we may accept and act on such process by withholding transfer of so much of the balance of the Card as may be subject of such process. Legal process includes, but is not limited to, the following: any writ of attachment, adverse claim, execution, garnishment, tax levy, restraining order, subpoena or warrant. We may, but are not required to, provide notice of legal process affecting the Card. We may collect fees associated with the receipt and processing of such orders.

If we are served with any legal process that tries to attach or in some way prevent you from freely using your funds, you give us the right, but we have no obligation, to hold any portion of the funds during any time necessary to determine whether the funds in your Card are subject to the legal process, and you agree that we may deposit the funds with any court which we deem to have jurisdiction over us or your Card and ask that court to determine to who the funds belong. You agree to reimburse us for our expenses, including attorney's fees and expenses, arising out of the service of the legal process on us and our response to it.

41. Can these terms change?

a) Amendment. Yes, these terms may change from time to time. You will be notified of any change as required by applicable law. However, if the change is made for security purposes, we may implement such change without prior notice. We may terminate or suspend this Agreement, or any features or services of the Card described in the Agreement, at any time. The terms, conditions and fees associated with your Card do not automatically change when your employment with the Sponsor ends. Continuing to use the Card after any change in terms constitutes your acceptance of the new terms.

b) Assignment and waiver. We may at any time change or terminate the Agreement or transfer our rights under this Agreement. We do not give up our rights by delaying or failing to exercise them at any time.

c) Availability of current terms. Current terms are available at the website listed in the Contact Us Section. You can also request current terms by writing or calling us.

d) Severability. If any term of this Agreement is found by a court to be illegal or unenforceable; all other terms will still be in effect.

LOST CARDS AND RESOLVING ERRORS OR ISSUES

42. What if I lose my Card?

a) Tell us IMMEDIATELY if you believe your Card or PIN has been lost or stolen or if you believe a transaction with your Card has been performed without your permission. Calling us at the telephone number listed in the Contact Us Section is the best way to notify us and reduce your possible losses. You may also write us at the address listed in the Contact Us Section.

b) If your Card has been lost or stolen, or if you have reported unauthorized activity on your Card, we will deactivate your Card and provide you with a replacement Card. While this step may be inconvenient, it is necessary.

43. What should I do if I notice errors or unauthorized use?

a) Contact us. If you think your statement, transaction history, or receipt is wrong or if you need more information about a transaction listed on the statement, transaction history, or receipt, **contact us immediately** using the telephone number or address in the Contact Us Section. Errors might include transactions or activity you did not authorize, incorrect transactions, omissions or other mistakes on your transaction history, computational or bookkeeping errors made by us regarding a transaction, receipt of an incorrect amount of money from an ATM, and incorrect or incomplete information on receipts for transactions. An unauthorized transaction is one that another person conducts without your permission and from which you receive no benefit.

b) Timing to report. We must allow you to report an error within 120 days after the error occurred.

c) What information you will need. When you report the error, you will need to tell us: (1) Your name and your Card number; and (2) Why you believe an error exists, including to the extent possible the type, date, and amount of the error or why you need more information.

d) Written Confirmation Required. If you report the error by calling us, we will require that you send us your complaint or question in writing within 10 Business Days after speaking with us.

e) Investigation Timing and Process. We will determine whether an error occurred within 10 Business Days after you first provide us with the required information and will correct any error promptly. If we need more time, however, we may take up to 90 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your Card within 10 Business Days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive this writing within 10 Business Days, we may not provisionally credit your Card, although we will still investigate your complaint or question. For errors involving ATM transactions, we may take up to 45 days to investigate your complaint or question. For errors involving new Cards (open less than 30 days from the first load to the Card), point of sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Cards, we may take up to 20 Business Days to provisionally credit your Card for the amount you think is in error. We will tell you the results within three Business Days after completing our investigation. If we

decide there was no error, we will send you a written explanation within three Business Days after we finish our investigation. You may ask for copies of the documents used in our investigation. If we have issued provisional credit to you and there is no error, the amount of that credit will be subtracted from your Card. We will give you advance notice of the amount and date of the debit against your Card for that credit.

44. Am I liable for unauthorized transactions?

You are generally protected from liability for unauthorized transactions you report to us in a timely manner. However, if you fail to give us notice within 120 days after the transfer or transaction allegedly in error was credited or debited to your Card, you may not get back any money you lost after the 120 days if we can prove we could have stopped transactions if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

45. Can the bank make adjustments to my Card or Card Balance?

If we, or you, or your Sponsor, make an error on your Card, we can fix the error without first notifying you. For example, if funds were added or removed from your Card in error, we can fix that error without special notice to you. The correction will normally appear on your transaction history.

46. How do I address issues with the bank?

a) We welcome the opportunity to address any concerns you may have about your Card or our services. Please contact us using the information listed in the Contact Us Section to share your concerns.

b) RESOLUTION OF DISPUTES BY ARBITRATION

PLEASE READ THIS PROVISION CAREFULLY. UNDER THIS PROVISION, YOU WAIVE YOUR RIGHTS TO TRY ANY COVERED CLAIM IN COURT BEFORE A JUDGE OR JURY AND TO BRING OR PARTICIPATE IN ANY CLASS OR OTHER REPRESENTATIVE ACTION.

The following provision applies to any claim, cause of action, proceeding, or any other dispute between you, on the one hand, and us, our respective parents, subsidiaries, affiliates, agents, employees, predecessors- in-interest, personal representatives, heirs and/or successors, and assigns, on the other hand (each a "Claim" as further defined under the heading "Claims Covered by Arbitration"), including all questions of law or fact related thereto.

1. **Agreement to Arbitrate.** Either you or we may elect in writing, and without the consent of the other, to arbitrate all Claims covered by this provision.
2. **Claims Covered By Arbitration.** Claims subject to our agreement to arbitrate shall include all of the following: (i) Claims related to or arising out of this Agreement, or any prior or later versions of this Agreement as well as any changes to the terms of this Agreement; (ii) Claims related to or arising out of any aspect of any relationship between us that is governed by this Agreement, whether based in contract, tort, statute, regulation, or any other legal theory; (iii) Claims related to your use of any of the digital services we make available to you through our website, online banking platforms, and mobile apps; and (iv) Claims that relate to the construction, scope, applicability, or enforceability of this arbitration provision. Claims include Claims that arose before we entered into this Agreement (such as Claims related to advertising) and after termination of this Agreement.
3. **Claims Not Covered by Arbitration.** Claims subject to our agreement to arbitrate shall not include any Claim you file in a small claims court, so long as the Claim remains in such court and advances only an individual claim for relief.
4. **Commencing an Arbitration.** The party initiating arbitration must initiate such arbitration with the American Arbitration Association (the "AAA"). If AAA is for any reason unable to serve, then you or we may agree to a comparable substitute organization. If the parties are unable to agree, then a court of competent jurisdiction shall appoint a comparable substitute organization.
5. **Arbitration Procedure.** The arbitration shall be decided by a single neutral arbitrator selected in accordance with AAA's rules, as applicable. Except as modified by this [Arbitration provision], the AAA will administer arbitration in accordance with the AAA's Consumer Arbitration Rules. AAA's Rules may be obtained at www.adr.org. At the time of initiating arbitration, the party seeking to initiate arbitration must provide the other party with the demand for arbitration and identify the cardholder (s) and card(s) at issue, including the Card Number(s), and provide a short and plain statement of the claims asserted and the relief sought. The Parties agree that Federal Rule of Civil Procedure 11 shall apply to the arbitration proceeding, including that the claims and relief sought are neither frivolous nor brought for an improper purpose.
   The arbitrator will decide the dispute in accordance with the terms of our Agreement and applicable substantive law, including the Federal Arbitration Act and applicable statutes of limitation. The arbitrator shall honor claims of privilege recognized at law. The arbitrator may award damages or other relief (including injunctive relief) available to the individual claimant under applicable law, including relief contemplated under Federal Rule of Civil Procedure 11. The arbitrator will not have the authority to award relief to, or against, any person or entity who is not a party to the arbitration. The arbitrator will take reasonable steps to protect customer account information and other proprietary or confidential information. Any arbitration hearing shall take place in the federal judicial district that includes your home address, unless you and we agree in writing to a different location or the arbitrator so orders. If all Claims are for $10,000 or less, you may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing, or by an in-person hearing in accordance with AAA's rules. At your or our request, the arbitrator will issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based. The arbitrator's award shall be final and binding, subject to judicial review only to the extent allowed under the Federal Arbitration Act. You or we may seek to have the award vacated or confirmed and entered as a judgment in any court having jurisdiction.
6. **No Class Action or Joinder of Parties.** You and we agree that any Claim brought in arbitration will be brought on an individual basis only. You and we agree that no class action, private attorney general, or other representative claims may be pursued in arbitration, nor may such action be pursued in court if either you or we elect arbitration. Unless mutually agreed to by you and us, Claims of two or more persons may not be joined, consolidated, or otherwise brought together in the same arbitration (unless those persons are joint account owners or beneficiaries on your Card and/or related accounts, or parties to a single transaction or related transaction). If under applicable law a claim, remedy or request for relief cannot be compelled to arbitration, then that claim, remedy or request for relief shall be severed and may be brought in a court of competent jurisdiction under this Agreement after arbitration and all appeals are concluded. The remaining claims, remedies or requests for relief shall be submitted to arbitration consistent with the terms of this provision. If this specific paragraph is determined by the arbitrator to be unenforceable, then this entire provision shall be null and void.
7. **Arbitration Costs.** The parties will be responsible for the costs of arbitration as set forth in the rules of the applicable arbitration forum and subject to applicable law. To the extent allowed by applicable law, our agreements, and the rules of the applicable arbitration forum, the arbitrator may award arbitration costs and attorneys' fees to the prevailing party. Otherwise, each party will pay its own attorney, expert and witness fees.
8. **Applicable Law.** You and we agree that you and we are participating in transactions that involve interstate commerce and that this provision and any resulting arbitration are governed by the Federal Arbitration Act. To the extent state law applies, the laws of the state governing your Card relationship apply. No state statute pertaining to arbitration shall apply.
9. **Severability.** Except as this provision otherwise provides, if any part of this provision is deemed to be invalid or unenforceable by the arbitrator, that part will be severed from the remainder of this provision and the remainder of this provision will be enforced.

c) Litigation Class Action Waiver. To the extent a Claim is not submitted to arbitration for any reason, you and we agree that any Claim filed in court will be brought on an individual basis only. You and we agree not to participate in any class action, private attorney general action, or other representative action for a Claim filed in court by any party.

d) Attorney's Fees. Where used, "attorney's fees" includes attorney's fees, court costs, collection costs, and all related costs and expenses. Notwithstanding any provision in this Agreement to the contrary, any provision for attorney's fees in this Agreement shall not be enforceable in any dispute governed by the laws of California or Oregon.

Key Definitions

"Account" is another way to refer to your Card and the funds accessed by your Card.
"Agreement" means this Cardholder Agreement and the Fee Schedule as may be amended from time to time.
"Available Balance" means the total funds available to you at a point in time for spend or withdrawal transactions.
"Business Day" means Monday through Friday, excluding federal holidays.
"Card" means the digital credentials or physical U.S. Bank Focus Card which accesses funds loaded to your Card or Account.
"Cardholder" or "Primary Cardholder" means the person to whom the Card was first registered and issued.
"Fee Schedule" means the Fee Schedule and Transaction Limitations delivered with your Card which is incorporated into the Agreement by reference.
"FDIC" means the Federal Deposit Insurance Corporation. For information about FDIC and deposit insurance, visit *fdic.gov*
"Funder" means an organization providing an actual dollar value, or funds, to your Card.
"Identity Validation" is the process through which you provide certain identifying information (like your physical address, date or birth and/or tax identification number) to us and we take steps to verify your identity as described in Section 3.
"Load" means adding funds to your Card.
"Preauthorized Payments" are recurring payments to merchants using your Card number.
"Savings Balance" means funds that are part of your Card Balance that you have designated as Savings and which may earn interest.
"Sponsor" is the employer or other Funder that originally offered you the Card and Account.
"We" or "us" means U.S. Bank, N.A., the issuer of the Card, including its successors, assignees, and agents, as well as any vendors associated with servicing the Card.
"You" refers to the Cardholder or Primary Cardholder.

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U.S. Bank Focus Card Fee Schedule
Program Number: 87265212

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 - 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 GreenDot. Fee is paid to third party at the time of reload. Go to *greendot.com* for more information.
Spend money		
Instant Transfers	2%	This is our fee charged each time you transfer money from your Card using a third-party Instant Transfer service.
External Transfers	2%	This is our fee charged each time you use our External Transfer service to move funds from your Card to another account of yours that has a debit card.
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-locator.html*
ATM Withdrawal (out-of-network)	$2.25	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.

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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. For Connecticut, Illinois, New York, and Pennsylvania workers, all international purchase fees are waived.
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 employer/sponsor. 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. For Connecticut, Hawaii and Pennsylvania workers, this fee is waived.
Card Replacement Expedited Delivery	$10.00	This is our fee for expedited delivery (up to 3 business days) charged in addition to any Card Replacement fee.
Card Replacement Overnight Delivery	$20.00	This is our fee for overnight delivery charged in addition to any Card Replacement fee.

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Inactivity	$2.00	This is our fee charged each month after you have not completed a transaction or received a load for 365 consecutive days. For residents of the following states, this fee is not charged after funds on the Card are abandoned: Texas, California, and New Jersey. For workers in the following states, this fee is not charged: Minnesota, Montana, and New York. For Hawaii workers, accounts with a balance of $0.00 and no activity for more than 6 months may be closed.
Other Third-Party Fees	Varies by provider	Some third-party service providers like person-to-person payment services or mobile wallet providers may charge you a fee for using your card for transactions.

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* for details.

No overdraft/credit feature.

Contact Cardholder Services by calling **1-877-474-0010**, by mail at P.O. Box 551617, Jacksonville, FL 32255 or visit ***usbankfocus.com***.

For general information about prepaid accounts, visit *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*.

Important information: Fee waivers for workers of a particular state are applied based on information from the sponsoring employer regarding your state of employment.

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State-Specific Pre-Enrollment Disclosure

The following is important information about the U.S. Bank Focus Card program offered by your employer to you. If you are employed in **Connecticut, Hawaii, Illinois, Minnesota, New Hampshire, New York, Pennsylvania, or Vermont,** the following disclosures are applicable. Additionally, please review the U.S. Bank Focus Cardholder Agreement and Fee Schedule provided with this document for a complete list of terms and fees associated with the card.

Payroll Options. You have several options for receiving your pay, including the Focus Card, direct deposit to another account, or a check. Use of the Focus Card is voluntary. You are not required to accept your wages on the Focus Card. You may change the method by which you receive your pay at any time. Please see your employer for details.

Access to Your Wages at No Charge. You own wages and other funds loaded to your payroll card. There are several ways to access your pay loaded to the Focus Card without incurring fees. Domestic withdrawals at any in-network ATM, as indicated on your Fee Schedule, are always at no cost. In addition, there is no cost for domestic teller assisted cash withdrawals of up to your full net wages at any bank that is a member of the network indicated on the front of your card (either Visa® or Mastercard®). You also may use your card to make purchases and pay bills wherever Visa or Mastercard cards are accepted, and many merchants provide cash back with purchases without fees. Foreign transactions may carry fees. Please note, there are transaction limits (including limits on withdrawals) on the Focus Card which protect you from potential fraud. In the event your balance exceeds the daily withdrawal limits and you would like to withdraw all your funds, please contact Cardholder Services at 877-474-0010.

Fees. The Focus Card offers many transactions and services at no cost. There are no fees for enrolling and participating in the program, receiving and activating your first payroll card or accessing your wages as specified above. *Some transactions, services and methods of cash access may have fees.* The Fee Schedule provided to you together with this disclosure contains a list of all fees that may be incurred when using your card. Please retain the Fee Schedule so you can refer to it. You may not be charged any fees by the card issuer other than those listed on the Fee Schedule. Your employer may not charge you fees for the payroll card. *Third-parties, like ATM operators and mobile carriers, may charge you additional fees when you use their services.*

How to Access Your Account Balance. You can access your account balance online at www.usbankfocus.com or by calling Cardholder Services at 877-474-0010. You can use these services 24 hours a day, 7 days a week without cost. You also can sign up to receive email or text alerts with information about your account balance. Log into www.usbankfocus.com and select the "ALERTS" option to sign up for these services.

How to Access Transaction Histories. You may view a 12-month history of your payroll card transactions electronically at www.usbankfocus.com. You also may request a 24-month written history, or elect to receive monthly written transaction histories, at no cost, by calling 877-474-0010 or writing us at Focus Card Services, P.O. Box 9127, Minneapolis, MN 55480.

Closing Your Payroll Card Account. You may close your payroll card account by calling Cardholder Services at 877-474-0010. When you close your account, you may request the remaining balance in the Focus Card account be paid to you by check. You will not be charged a fee for closing the account or receiving your balance by check. However, you will be responsible for applicable fees associated with transactions you authorized prior to closing the account.

Link to Credit. There are no overdraft fees associated with the Focus Card, and the card cannot be linked to any type of credit.

Replacement Card Prior to Expiration Date. U.S. Bank will send you a replacement card at no cost before the expiration date listed on your card. Funds loaded to your card do not expire.

Important Information: Fee waivers for workers of a particular state are applied based on information regarding your state of employment received during the registration process. Changes may only be made by your sponsoring employer.

Additional Disclosures Required for Minnesota Employees

Consent. You should receive a copy of the signed written consent from your employer, and the consent must include the terms and conditions of the payroll card account option.

Language Requirements. If your employer offers a payroll card to you using materials in a language other than English, all disclosures, written consent, and payroll card account agreements must be in that other language.

Change in Payment Option. You may request to be paid using another method allowed by law, using a form your employer must provide you. Your employer must begin payment using the new method within 14 days of receiving your request.

Personal Information. Unless you consent in writing, information generated by your possession or use of the Focus Card or card account may only be used to process transactions and administer the card and card account.

Additional Disclosures Required for New Hampshire Employees

Consent. The written consent must include the terms and conditions of the payroll card account option.

Change in Terms. Your employer must provide written notice of any changes to the terms and conditions of the payroll card, including the itemized list of fees, and obtain written assent from you to continue paying your wages to the payroll card after the change. Your employer is responsible for any increase in fees charged to you before written notice of the change is provided to you.

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