

U.S. BANK FOCUS CARD™

Frequently Asked Questions



What is the Focus Card?

The Focus Card is a reloadable, prepaid debit card issued by U.S. Bank. It provides an electronic option for receiving your pay. It is not a credit card, but works similarly to other debit cards.

How does the Focus Card work?

Once funds are added to the card account, it can be used to make purchases, pay bills, and make online, phone or mail-order purchases. You can also get cash back with purchases at participating merchants or withdraw cash at ATMs, banks or credit unions. The amounts of purchases, bill payments or cash withdrawals are automatically deducted from the available balance on the card.

The Focus Card

What are the advantages of having a Focus Card?



Fast – Your money is automatically deposited to your card account



Save Time – Easy and quick access to your funds without waiting in line to cash or deposit a check



Convenient – Make purchases anywhere debit cards are accepted, including retail stores, grocery stores, restaurants and pharmacies and withdraw cash at ATMs



Secure – No need to carry large amounts of cash



Save Money – No more going to a check casher



Track Spending – Account information and customer service 24 hours a day



Extensive Benefits – Enjoy the prestige and purchase protection given to Visa®-branded cardholders, without a credit check¹



Reliable – Receive your money on time. No more lost or stolen checks



Safe – Funds are FDIC insured and are protected by Visa Zero Liability²

How do I check my balance?

Online – View account online at www.usbankfocus.com

Text/Email – Sign up to receive free email or text alerts when funds have been deposited to your account or when your balance gets low³

Mobile Banking App – Search for “U.S. Bank Focus” in the App Store or Google Play³

Phone – Call Cardholder Services at 877-474-0010

ATM – Perform a balance inquiry at an ATM⁴



Getting the Card

When the card is sent in the mail, what does the envelope look like?

For security reasons, your card comes in a plain white windowed envelope.

What information or instructions come with the card?

The card comes with:

- Instructions on how to activate the card
- The cardholder agreement, which discloses terms and conditions and the fee schedule
- A usage guide detailing where and how the card can be used
- The U.S. Bank Privacy Pledge

What do I do after I receive the card?

You must call Cardholder Services at **877-474-0010** or visit www.usbankfocus.com to activate the card and choose your 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.

Do I receive a new card every time a payment is made?

No. Future payments will be deposited automatically onto the initial card.

Using the Card

How do I make a purchase with my 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, on the authorization machine, 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. (You will have to enter your PIN.)



How can I get cash with my card?

- Cash Back With Purchases—at participating merchants such as grocery or convenience stores
- ATM Withdrawal⁴—at any ATM
- Teller Withdrawal⁴—at any bank or credit union



How do I withdraw cash at an ATM?

- Insert or swipe your card and enter your 4-digit PIN
- Select **“Withdrawal from Checking”**
- Enter the amount to be withdrawn



How do I get cash back with a purchase?

- When the authorization machine asks for credit or debit, select **“Debit”**
- Enter the 4-digit PIN
- Select **“Yes”** for cash back
- Enter the amount, press **“OK”**



Using the Card

How do I get cash at a bank or credit union teller?

You must know your available balance (the teller will not have access to this information) and ask for a cash withdrawal in the amount you wish to withdraw. **Note:** you may need to provide your driver's license to verify your identity.

Do I have to go to a U.S. Bank ATM or U.S. Bank branch to get cash?

No. You can get cash back with purchases at merchants throughout the United States such as grocery and convenience stores. Cash can also be obtained from any ATM or over the counter at any Visa bank or credit union. *All Big Rapids Huntington Bank ATMs are fee free, including on campus.*

Do I need to know my PIN to use the card?

Yes & 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 calling Cardholder Services at **877-474-0010** or visiting www.usbankfocus.com 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 contact Cardholder Services at **877-474-0010** or visit www.usbankfocus.com to reset your PIN.

Can I still get cash if I forget my PIN?

Yes. You can go to any bank or credit union and ask the teller for a cash withdrawal.



How can Focus help me build my money management skills?

Visa's Practical Money Skills for Life™ website is a free resource available with your Focus Card that helps you take your money management skills to the next level. Practical Money Skills for Life™ provides you with everything you need from savings calculators and budget journals to games and in-depth articles geared towards helping you effectively manage your finances. To learn more log in to your account at www.usbankfocus.com.



Can I earn rewards by using my Focus Card?

Yes. The cash back rewards program is a free service available to all Focus cardholders. You can earn rewards simply by using your card at certain stores and restaurants, after activating the offers that you want. To learn more log into your account at www.usbankfocus.com.



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

You have the option of signing up for optional text or email alerts when money is added or your card balance gets low at www.usbankfocus.com. You can also use our two way text 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
Direct Deposit Routing & Account Numbers	Text DD to 90831
Savings Account Balance	Text SAVE to 90831
Customer Service Number	Text HELP to 90831



Can I manage my account with my smart phone?

Yes. You can use the Focus Mobile Banking app to check your account balance, enroll in and manage text alerts, view your most recent transactions or search for the nearest in-network ATM location. Search for "U.S. Bank Focus" in the App Store or Google Play.

Using the Card



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 www.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.



Does my Focus Card come with a savings account?

Yes. The savings account feature that comes with your Focus Card is free to use and easy to set up. It's a great way to effectively manage your finances and set aside funds for things like vacations, holidays and unexpected expenses. There are no monthly fees and your funds are FDIC insured. To learn more visit www.usbankfocus.com.

Can I add money to my Focus Card?

Yes. In addition to payroll deposits you can add other employers, government benefits, tax refunds or any other payment that offers direct deposit to your card account. You can also load cash onto your card. To learn more log into your account at www.usbankfocus.com.



Limits

Can I make a purchase for more than the amount on my card?

If you need to make a purchase for more than the amount you have on your card, you will need to use two forms of payment. Tell the cashier how much you want taken from the balance on your card – the cashier cannot determine your available balance. Then, pay the remaining balance with cash, check, credit card or check card.



Can I use my Focus Card at the gas pump?

Yes. However, if you use your card to pay at the pump, a maximum hold of \$75 will 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.



Can the Focus Card be overdrawn?

Usually a purchase that exceeds the available balance will not be approved. In very limited circumstances, if you do not have sufficient funds when the final amount clears, it may result in a negative balance; however you will not be charged an overdraft fee. You can check your balance online, using the Focus Mobile App or by calling Cardholder Services 24/7.

Can anyone else view or track my transactions?

No. For privacy reasons, U.S. Bank does not share card account numbers or transaction details. However, for reconciliation purposes, your employer does have access to the amount and date of each payroll deposit.

How do I obtain information about fees for my Focus Card?

Fees are located on the Fee Schedule sent to you with your card. You may also view your fee schedule online or call Cardholder Services at **877-474-0010** to request fee information.



Customer Service

Can I view my account online?

Yes, at www.usbankfocus.com. The following functions can be performed online:

- PIN Change
- Balance inquiry
- View card transactions
- View previous statements
- Set up alerts
- Pay bills
- Open a Savings Account

How do I view my monthly statement?

Monthly statements can be viewed online 24/7 at www.usbankfocus.com.

What should I do if I change addresses?

Contact Cardholder Services at **877-474-0010** or visit www.usbankfocus.com to report an address change. Also contact your employer to report an address change so that your mail may also be sent to the correct address.

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

For questions about your deposit, such as when you will receive the next deposit to the card, or the amount of a deposit to the card, contact your employer. For all other questions about the card, you may log into your account at www.usbankfocus.com or contact Cardholder Services 24 hours a day, toll-free at **877-474-0010**.

What happens if my card gets lost or stolen?

You may contact your Manager or the Payroll/Human Resources Department to request a new card and call Cardholder Services at **877-474-0010** to report your card lost/stolen. Or you may call Cardholder Services to report your card lost/stolen and have a replacement card sent to you within 5-7 business days. 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 anyone².

Can I contact a retail U.S. Bank location or my local bank for customer service on my Focus Card account?

No. You must direct all Focus questions to Cardholder Services at **877-474-0010**, or utilize the website, www.usbankfocus.com, for inquiries.

What services does the Focus 24-hour Cardholder Services Line provide?

The following can be done through customer service:

- Activate the card
- Choose/change PIN (Personal Identification Number)
- Balance inquiry
- Enroll in text alerts
- Review recent transaction history
- Report card lost or stolen and have it reissued
- Speak to a live customer service representative if additional assistance is needed

¹Successful 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.

²The 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.

³U.S. Bank does not charge a fee for mobile banking. Standard messaging and data rates may apply.

⁴Some fees may apply. See card packet for full list of fees.

