

Focus Card™ Fee Schedule

Activity	Cost																		
Monthly Account Maintenance	Free																		
Purchases at Point-of-Sale (Domestic)	Free																		
Cash Back with Purchases (Domestic)	Free																		
ATM Transactions	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Cash Withdrawal</th> <th style="text-align: center;">Declined Withdrawal</th> <th style="text-align: center;">Balance Inquiry</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">U.S. Bank ATM</td> <td style="text-align: center;">Free</td> <td style="text-align: center;">Free</td> </tr> <tr> <td style="text-align: center;">Big Rapids Huntington Bank ATM</td> <td style="text-align: center;">Free</td> <td style="text-align: center;">Free</td> </tr> <tr> <td style="text-align: center;">MoneyPass and Allpoint ATM</td> <td style="text-align: center;">Free</td> <td style="text-align: center;">Free</td> </tr> <tr> <td style="text-align: center;">Other ATM</td> <td style="text-align: center;">\$2.00</td> <td style="text-align: center;">\$1.00</td> </tr> <tr> <td style="text-align: center;">International ATM</td> <td style="text-align: center;">\$3.00</td> <td style="text-align: center;">\$1.00</td> </tr> </tbody> </table>	Cash Withdrawal	Declined Withdrawal	Balance Inquiry	U.S. Bank ATM	Free	Free	Big Rapids Huntington Bank ATM	Free	Free	MoneyPass and Allpoint ATM	Free	Free	Other ATM	\$2.00	\$1.00	International ATM	\$3.00	\$1.00
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<p>The owner of any Non-U.S. Bank, Non-MoneyPass or Non-Allpoint ATM may assess an additional surcharge fee for any transaction that you complete.</p>																			
Teller Cash Withdrawal	Free																		
Teller Cash Withdrawal Decline	Free																		
Customer Service	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="text-align: center;">Automated Phone Service</td> <td style="text-align: center;">Free</td> </tr> <tr> <td style="text-align: center;">Online</td> <td style="text-align: center;">Free</td> </tr> <tr> <td style="text-align: center;">Live Phone Representative</td> <td style="text-align: center;">Free</td> </tr> </tbody> </table>	Automated Phone Service	Free	Online	Free	Live Phone Representative	Free												
Automated Phone Service	Free																		
Online	Free																		
Live Phone Representative	Free																		
Text or Email Alerts*	Free																		
Inactivity After 90 consecutive days, if there is a balance. Not assessed if balance is \$0.00.	\$2.00 Per Month																		
Monthly Paper Statement	If requested – \$2.00																		
Card Replacement Non-Personalized Issued by employer (If applicable to your program) Personalized	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="text-align: center;">Standard</td> <td style="text-align: center;">\$0.00** / \$5.00</td> </tr> <tr> <td style="text-align: center;">Expedited</td> <td style="text-align: center;">\$15.00</td> </tr> <tr> <td style="text-align: center;">Overnight</td> <td style="text-align: center;">\$25.00</td> </tr> </tbody> </table> <p>** One free replacement card per each rolling 12 month period</p>	Standard	\$0.00** / \$5.00	Expedited	\$15.00	Overnight	\$25.00												
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ChekToday Convenience Checks (If applicable to your program)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="text-align: center;">Check Authorization</td> <td style="text-align: center;">Free</td> </tr> <tr> <td style="text-align: center;">Check Order</td> <td style="text-align: center;">Free</td> </tr> <tr> <td style="text-align: center;">Expedited Check Order</td> <td style="text-align: center;">\$35.00</td> </tr> <tr> <td style="text-align: center;">Check Return</td> <td style="text-align: center;">\$25.00</td> </tr> <tr> <td style="text-align: center;">Stop Payment</td> <td style="text-align: center;">\$25.00</td> </tr> <tr> <td style="text-align: center;">Lost/Stolen Check</td> <td style="text-align: center;">\$25.00</td> </tr> <tr> <td style="text-align: center;">Void Check</td> <td style="text-align: center;">Free</td> </tr> <tr> <td style="text-align: center;">Check Reversal</td> <td style="text-align: center;">\$25.00</td> </tr> </tbody> </table>	Check Authorization	Free	Check Order	Free	Expedited Check Order	\$35.00	Check Return	\$25.00	Stop Payment	\$25.00	Lost/Stolen Check	\$25.00	Void Check	Free	Check Reversal	\$25.00		
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Check Return	\$25.00																		
Stop Payment	\$25.00																		
Lost/Stolen Check	\$25.00																		
Void Check	Free																		
Check Reversal	\$25.00																		
Foreign Transaction	Up to 3% of transaction amount																		

*Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.