

Summary

With the U.S. Bank Focus Card™, you can easily avoid most of the common fees associated with using your card by following these simple guidelines.

How to Avoid Fees

Fee Description	How to Avoid
ATM Withdrawals (Out-of-Network*)	<ul style="list-style-type: none"> • Make Purchases: Instead of using cash for purchases, use your card anywhere Visa®/MasterCard® debit cards are accepted – in stores, over the phone, online or pay bills. You can use your card for free to make everyday purchases such as groceries, convenience stores, etc. • Cash Back with Purchases: You can ask for ‘cash back’ when making purchases at places like grocery stores or retail stores. Select ‘DEBIT’ on the authorization machine, enter your 4-digit PIN and enter the amount of cash back you’d like. There is no fee to get cash back with purchases. • Bank Teller: Go into any Visa/MasterCard bank and ask the teller for a cash withdrawal for up to the full amount available on your card. There are no fees associated with withdrawing cash at any Visa/MasterCard bank. • In-Network ATMs: Withdraw cash for free at any U.S. Bank, MoneyPass® or Allpoint ATM. <i>On campus and Big Rapids Huntington Bank ATMs are also in-network and fee free.</i> <p>For the nearest fee-free ATM locations visit: www.usbank.com/locate, www.moneypass.com or www.allpointnetwork.com</p>

ATM Balance Inquiries

(Out-of-Network*)

You can check your balance for free using any or all of the following methods:

- **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 low. *(Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.)*
- **Mobile Banking App** – Search for “U.S. Bank Focus” in the App Store or Google Play. *(The U.S. Bank Focus Mobile App is free to download. Your mobile carrier may charge access fees depending upon your individual plan. Web access is needed to use the Mobile App. Check with your carrier for specific fees and charges.)*
- **Phone** – Call Cardholder Services at **877-474-0010**.
- **ATM** – Perform a balance inquiry at a U.S. Bank, MoneyPass or Allpoint ATM.

*Out-of-Network ATMs means any ATM that is not a U.S. Bank, MoneyPass, Allpoint, or Big Rapids Huntington ATM.

Fee Description	How to Avoid
Inactivity Fee	Use your card at least once every 90 days** – receive a payroll deposit, make a purchase or make a cash withdrawal. NOTE: the inactivity fee is not assessed if your card balance is zero. <i>**Or a longer period of time or never, as restricted under applicable state law</i>
Monthly Paper Statement (If requested)	View your monthly statements for free online at www.usbankfocus.com . To opt out of paper statements, call the number listed on the back of your card.

Card Usage Tips:

Gas Stations: When purchasing gasoline at a gas station using the pay-at-the-pump option, 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.

Restaurants, Salons and Other Services: Prepaid Card transaction posting amounts may vary. Most restaurants, salons and other services where you typically tip may temporarily add approximately 20% to your bill to cover the tip. Make sure your available balance can cover the 20% or your transaction will be declined.

Hotels: When making travel reservations with a hotel or similar merchant, ask for the amount of the authorization they will send to your account. These merchants may send an initial authorization amount equal to your entire stay or rental period, plus taxes and incidentals, even though your actual purchase will be weeks or months away.

Track your Balance: It is always important to know your balance before you make a purchase or cash withdrawal and to keep track of your remaining balance after making these transactions.