



# U.S. Bank Focus Card

## Frequently asked questions

### The Focus Card

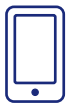
#### The advantage of reloadable pay.

Enjoy the convenience and security of receiving your pay on the U.S. Bank Focus Card. Use your card for in-store and online purchases, and even load it with other funds like cash and tax refunds. With simple account access, your account information is always available. The Focus Card is designed with benefits for you.



#### Automatic pay days

Your pay will be automatically loaded to your card.



#### Easy account visibility

Check your balance anytime in the U.S. Bank Mobile App. Set up text<sup>1</sup> alerts and stay up-to-date.



#### Reload your card easily<sup>2</sup>

You can add money from other sources like direct deposit, cash and tax refunds.



#### Secure and protected

Your pay – and your balance – is protected if your card is lost or stolen.<sup>3</sup>

### How do I check my balance?

**Online** – View account online at [usbankfocus.com](https://usbankfocus.com)

**Text<sup>1</sup>/Email** – Sign up to receive email or text alerts when funds have been deposited to your account or when your balance gets low

**U.S. Bank Mobile App** – Search for “U.S. Bank” in the App Store<sup>®</sup> or Google Play<sup>™</sup>

**Phone** – Call Cardholder Services at **877-474-0010**

**ATM** – Perform a balance inquiry at an ATM



## Getting the card



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

For security reasons, when the card is sent in the mail, it may come in a plain white windowed envelope or in a white envelope with a colored bar across the front.



### 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
- 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 visit [usbankfocus.com](https://usbankfocus.com) or download the U.S. Bank Mobile App to activate the card and choose your Personal Identification Number (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. You may also call Cardholder Services at **877-474-0010**.

Note: we accept relay calls.

### 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<sup>4</sup>

### 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, 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 at participating merchants. (You will have to enter your PIN.)



### 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"



### 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 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.

## Using the card<sup>4</sup>

### Do I need a PIN to use the card?

Yes and 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 visiting [usbankfocus.com](https://usbankfocus.com) or calling Cardholder Services at **877-474-0010** 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 visit [usbankfocus.com](https://usbankfocus.com) or contact Cardholder Services at **877-474-0010** to reset your PIN.

### Can I still get cash if I forget my PIN?

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

### 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 participating 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/Mastercard bank or credit union. To find the ATM nearest you, visit [usbank.com/locate](https://usbank.com/locate) or [moneypass.com/atm-locator.html](https://moneypass.com/atm-locator.html).



### Can I earn rewards by using my Focus Card?

Yes. The cash back rewards program is a perk 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 [usbankfocus.com](https://usbankfocus.com).

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

You have the option of signing up for optional text<sup>1</sup> or email alerts when money is added or your card balance gets low at [usbankfocus.com](https://usbankfocus.com). You can also use our two-way text<sup>1</sup> alert feature by texting a short code to receive the following updates:

Alert type	Instructions
Balance alert	Text <b>BAL</b> to <b>90831</b>
Recent transactions	Text <b>TRANS</b> to <b>90831</b>
Savings balance	Text <b>SAVE</b> to <b>90831</b>
Customer service number	Text <b>HELP</b> to <b>90831</b>

### Can I manage my account with my smart phone?

Yes. You can use the U.S. Bank Mobile App to check your account balance, enroll in and manage text<sup>1</sup> alerts, view your most recent transactions or search for the nearest in-network ATM location. Search for “U.S. Bank” in the App Store or Google Play.

# Adding funds and paying bills



## Can I add money to my Focus Card?²

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 [usbankfocus.com](https://usbankfocus.com).

**You must complete verification online to make sure your card is ready to load other funds.** Your card works like a direct deposit account and can be used to add tax refunds, pay from a second employer, and even cash deposits.

1. Log into the cardholder website, [usbankfocus.com](https://usbankfocus.com), and go to "Welcome" and click "Profile Management", the Welcome link can be found in the top, right corner.
2. Update your country of citizenship and country of permanent residence.
3. When this is complete, you'll see the message, "Your Identity Verification is Complete".
4. Note additional documentation may be requested to complete Identity Verification.



## 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 [usbankfocus.com](https://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.<sup>5</sup>



## Does my Focus Card have Savings?

Yes. The savings feature is easy to set up and available to you with your Focus Card. 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 use the savings feature or to learn more, visit [usbankfocus.com](https://usbankfocus.com) or the U.S. Bank Mobile App.



# 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 debit 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 up to \$100 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 U.S. Bank 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 included in your card packet. You'll find details regarding how to add money, get cash, and what fees may be associated with using your card outside of the U.S. You will also find information regarding daily limits. You may also view your Fee Schedule online by logging into your account at [usbankfocus.com](https://usbankfocus.com). You may also call Cardholder Services at **877-474-0010** to request fee information.

# Customer service

## Can I view my account online?

Yes, at [usbankfocus.com](https://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 savings

## How do I view my monthly statement?

Monthly statements can be viewed online 24/7 at [usbankfocus.com](https://usbankfocus.com).

## What should I do if I change addresses?

Visit [usbankfocus.com](https://usbankfocus.com) or contact Cardholder Services at **877-474-0010** 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 pay, 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 [usbankfocus.com](https://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?

Call Cardholder Services at **877-474-0010** immediately to report your card lost/stolen and have a replacement card sent to you within 7-10 business days. You may also contact your manager or the Payroll/Human Resources Department to request a new card. 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.<sup>3</sup>

## Can I contact 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, [usbankfocus.com](https://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
- Balance inquiry
- Enroll in text<sup>4</sup> alerts
- Review recent transaction history
- Report card lost or stolen and request a replacement card
- Speak to a live customer service representative if additional assistance is needed

Note: we accept relay calls.



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1. For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings. 2. Successful identity verification required for loads from other sources. Log into the Focus Cardholder website for details. 3. You are generally protected from all liability for unauthorized transactions with Zero Liability. You must call the number on the back of your Card immediately to report any unauthorized use. Certain conditions and limitations may apply. See your Cardholder Agreement for details. 4. See Fee Schedule for details. 5. See Fee Schedule for limitations.

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