

# Your Pay

FASTER. SAFER. EASIER.



## With the U.S. Bank Focus Card™ Your Funds Are:



**Immediately loaded**  
to your card on payday



**Available to use**  
right away



**Protected** if  
lost or stolen<sup>1</sup>

### About the Focus Card

It is a Visa® prepaid debit card that is a convenient alternative to receiving paper checks. Your payments will automatically be direct deposited to your card each payday. You have access to your funds right away and you can use it to make purchases or get cash wherever Visa debit cards are accepted. It's that simple!

MAKE PURCHASES | RELOAD | GET CASH  
PAY BILLS | TRACK SPENDING

### Getting Started is Easy

1. Sign up today.
2. Your pay will be automatically deposited to your card. Go online to check your balance.
3. Use your card anywhere Visa debit cards are accepted!

### Sign Up!

**\$0.00** No cost to  
sign up.



No credit check  
or bank account  
required.<sup>2</sup>

### And Save!



Keep more of your  
money. No fees to  
cash a paycheck.



No waiting for your  
paycheck or extra  
trips to the bank.

This card is offered through My HR Professionals as a safe alternative to paper checks. We can offer same day deposits as your check date for the Focus Card. We cannot guarantee this on other cards.

<sup>1</sup> The 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.

<sup>2</sup> Successful 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.



## Getting Started



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



Follow the activation instructions that accompany your card.



### Make Purchases

Everywhere Visa debit cards are accepted – in stores, over the phone, online or pay bills.



### Load and Reload

Your card stays with you. Add other employers, government benefits, tax refunds or any other payment that offers direct deposit.



### Get Cash<sup>3</sup>

ATM | Teller | Cash Back

## Features



### Cash Back Rewards

For purchases at certain retail and restaurant locations.



### Savings Account

Create an interest-bearing savings account without ever going to a bank.



### Cash Reload Networks<sup>5</sup>

In addition to payroll deposits, there are a variety of ways to add cash to your Focus Card account.



### Text and Email Alerts<sup>4</sup>

Instant notification when money is added or your card balance gets low.



### Mobile Banking App<sup>4</sup>

Quickly see your account balance and transaction history.



### Track Spending

Online | Phone | Email | Text<sup>4</sup> | Mobile App

## Use your Focus Card Free and Clear

Purchases	Free & Unlimited
Teller Cash Withdrawal	Free & Unlimited
In-Network ATMs	Free & Unlimited
Customer Service	Free & Unlimited
Monthly Account Maintenance	Free & Unlimited

Some fees may apply. A complete fee schedule will be included in your card packet.

<sup>3</sup> Fees may apply to ATM transactions.

<sup>4</sup> U.S. Bank does not charge a fee for mobile banking. Standard messaging and data rates may apply.

<sup>5</sup> Businesses performing your reload may charge a fee. Cash reload services are provided by unaffiliated third parties. U.S. Bank is not responsible for the product service or performance of the third party including the privacy policy, level of security and terms of use, which are different from ours.

# Life just got easy.

## Use the U.S. Bank Focus Card to add third party funds.



## Are you maximizing the benefits of your Focus Card?

Your Focus Card works like a direct deposit account and can be used to add tax refunds, pay from a second employer, and even cash deposits.<sup>1</sup> With just a few steps, your Focus Card can be used beyond your current employer.

Complete verification online to make sure your card is ready to receive funds beyond your pay.



### 1. Go online

Log into the cardholder website and on the top navigation select 'Welcome' and click 'Profile Management'.



### 2. Update information

Update your country of citizenship, country of permanent residence, and, if necessary, your social security number. You may also update your telephone number<sup>2</sup> and email address.



### 3. Complete

When it is complete, you'll see the message, "Your identity verification is complete. Enjoy the full benefits of your card."

**Visit [prepaidmaterials.com/usbankfocus](https://prepaidmaterials.com/usbankfocus)**

**to learn more about the features and benefits of the U.S. Bank Focus Card.**

You can also call the number on the back of your card and request your card become 'portable.' Cardholder Services will start the process for you.

<sup>1</sup> Successful identity verification required for loads from other sources. Log into the Focus cardholder website for details.

<sup>2</sup> 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. Calls and messages may incur fees from your cellular provider.

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# Focus Card™

## ENROLLMENT FORM



Issued Card #:

First Name:

Last Name:

Address:

City:

State:

Zip Code:

Phone Number:

Social Security Number:

Date of Birth:

Email Address:

### 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 an account. What this means for you: when you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

I hereby authorize my employer to initiate credit entries (deposits) and to initiate, if necessary, debit entries and adjustments for any credit entries in error to my Focus Card. This authorization will remain in effect until cancelled by me with written notification to my employer.

Signature:

Date:

This card is offered through My HR Professionals as a safe alternative to paper checks. We can offer same day reports as your check date for the Focus Card. We cannot guarantee this on other cards.