MY HR PROS

Welcome

*Please fill in **ALL** areas of the enclosed packet.*

IT IS EXTREMELY IMPORTANT TO COMPLETE ALL SECTIONS OF THIS PACKET. These government mandated forms are required before issuance of checks.

Please feel free to call My HR Professionals or your company in regards to any issues relating to your check.

The following are **Required Pages** that must be signed by the IC and emailed to hirepacks@myhrpros.com or faxed to My HR Professionals at (844) 224-0294.

Information Form
W-9 Form
Direct Deposit Information/Focus Card

Client Company: ____

Name: ____
First Name M.I. Last Name

Social Security Number: ____________

Office Use Only:

Received By: ________________________

Date Received: ________________________

Complete Pack Received: ☐ Yes ☐ No

Complete Pack consists of:

- ☐ Welcome Page
- ☐ Information Form
- ☐ W-9 Form
- ☐ Direct Deposit

INFORMATION FORM

Personal Information

TO BE FILLED OUT BY INDEPENDENT CONTRACTOR:

Name: ______________________ **Social Security Number:** ______________

Mailing Address: ____

City:______________ **State:** __________ **Zip Code:**__________ **County of Residence:**______________

Phone Number: ______________ **Cell Phone:** ______________

Email Address: ______________ **Sport Officiating:** ______________

Date of Birth: __________ **Sex (M/F):** ______ **Race:** ______________

1) American Indian or Alaskan Native
2) Asian
3) Black or African American
4) Caucasian/White
5) Hispanic or Latino
6) Native Hawaiian or other Pacific Islander
7) Two or More Races

Veteran Status: ______________

1) Vietnam Era (1961+1975 3) Other
2) Special Disabled Veteran 4) Non-Veteran

Emergency Contact

Name: ____

Relationship: ______________ Phone Number: ______________

Personal Information

TO BE FILLED OUT BY COMPANY:

Company Name: ______________________ Contract Date:______________

Job Title: ______________

Pay Frequency: ☐ Weekly ☐ Bi-Weekly ☐ Semi-Monthly ☐ Monthly

Approved By: ______________________ Date: ______________

Form **W-9**
(Rev. March 2024)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Go to *www.irs.gov/FormW9* for instructions and the latest information.

Give form to the requester. Do not send to the IRS.

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See *Specific Instructions* on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)

2 Business name/disregarded entity name, if different from above.

3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ Individual/sole proprietor ☐ C corporation ☐ S corporation ☐ Partnership ☐ Trust/estate

☐ LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) . . . . ______

Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ______

3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions . . . . ☐

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) ______

Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) ______

(Applies to accounts maintained outside the United States.)

5 Address (number, street, and apt. or suite no.). See instructions.

Requester's name and address (optional)

6 City, state, and ZIP code

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

☐☐☐ – ☐☐ – ☐☐☐☐

or

Employer identification number

☐☐ – ☐☐☐☐☐☐☐

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here **Signature of U.S. person** **Date**

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9*.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid).
- Form 1099-DIV (dividends, including those from stocks or mutual funds).
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds).
- Form 1099-NEC (nonemployee compensation).
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers).
- Form 1099-S (proceeds from real estate transactions).
- Form 1099-K (merchant card and third-party network transactions).
- Form 1098 (home mortgage interest), 1098-E (student loan interest), and 1098-T (tuition).
- Form 1099-C (canceled debt).
- Form 1099-A (acquisition or abandonment of secured property).

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

Caution: If you don't return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued);

2. Certify that you are not subject to backup withholding; or

3. Claim exemption from backup withholding if you are a U.S. exempt payee; and

4. Certify to your non-foreign status for purposes of withholding under chapter 3 or 4 of the Code (if applicable); and

5. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting is correct. See *What Is FATCA Reporting*, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding. Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441–1474). Under those rules, if a Form W-9 or other certification of non-foreign status has not been received, a withholding agent, transferee, or partnership (payor) generally applies presumption rules that may require the payor to withhold applicable tax from the recipient, owner, transferor, or partner (payee). See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

The following persons must provide Form W-9 to the payor for purposes of establishing its non-foreign status.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the disregarded entity.
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the grantor trust.
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust and not the beneficiaries of the trust.

See Pub. 515 for more information on providing a Form W-9 or a certification of non-foreign status to avoid withholding.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person (under Regulations section 1.1441-1(b)(2)(iv) or other applicable section for chapter 3 or 4 purposes), do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515). If you are a qualified foreign pension fund under Regulations section 1.897(l)-1(d), or a partnership that is wholly owned by qualified foreign pension funds, that is treated as a non-foreign person for purposes of section 1445 withholding, do not use Form W-9. Instead, use Form W-8EXP (or other certification of non-foreign status).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a saving clause. Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.

2. The treaty article addressing the income.

3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.

4. The type and amount of income that qualifies for the exemption from tax.

5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if their stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first Protocol) and is relying on this exception to claim an exemption from tax on their scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include, but are not limited to, interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third-party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester;

2. You do not certify your TIN when required (see the instructions for Part II for details);

3. The IRS tells the requester that you furnished an incorrect TIN;

4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only); or

5. You do not certify to the requester that you are not subject to backup withholding, as described in item 4 under "*By signing the filled-out form*" above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier.

What Is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all U.S. account holders that are specified U.S. persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you are no longer tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of $50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a $500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

• **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note for ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.

• **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or "doing business as" (DBA) name on line 2.

• **Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

• **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.

• **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, enter it on line 2.

Line 3a

Check the appropriate box on line 3a for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3a.

IF the entity/individual on line 1 is a(n) . . .	**THEN check the box for . . .**
• Corporation	Corporation.
• Individual or • Sole proprietorship	Individual/sole proprietor.
• LLC classified as a partnership for U.S. federal tax purposes or • LLC that has filed Form 8832 or 2553 electing to be taxed as a corporation	Limited liability company and enter the appropriate tax classification: P = Partnership, C = C corporation, or S = S corporation.
• Partnership	Partnership.
• Trust/estate	Trust/estate.

Line 3b

Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.

Note: A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.

Line 4 Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

• Generally, individuals (including sole proprietors) are not exempt from backup withholding.

• Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.

• Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.

• Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.

1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

2—The United States or any of its agencies or instrumentalities.

3—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

4—A foreign government or any of its political subdivisions, agencies, or instrumentalities.

5—A corporation.

6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or territory.

7—A futures commission merchant registered with the Commodity Futures Trading Commission.

8—A real estate investment trust.

9—An entity registered at all times during the tax year under the Investment Company Act of 1940.

10—A common trust fund operated by a bank under section 584(a).

11—A financial institution as defined under section 581.

12—A middleman known in the investment community as a nominee or custodian.

13—A trust exempt from tax under section 664 or described in section 4947.

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
• Interest and dividend payments	All exempt payees except for 7.
• Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
• Barter exchange transactions and patronage dividends	Exempt payees 1 through 4.
• Payments over $600 required to be reported and direct sales over $5,000[1]	Generally, exempt payees 1 through 5.[2]
• Payments made in settlement of payment card or third-party network transactions	Exempt payees 1 through 4.

[1] See Form 1099-MISC, Miscellaneous Information, and its instructions.

[2] However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) entered on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).

B—The United States or any of its agencies or instrumentalities.

C—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i).

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i).

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state.

G—A real estate investment trust.

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.

I—A common trust fund as defined in section 584(a).

J—A bank as defined in section 581.

K—A broker.

L—A trust exempt from tax under section 664 or described in section 4947(a)(1).

M—A tax-exempt trust under a section 403(b) plan or section 457(g) plan.

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, enter "NEW" at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have, and are not eligible to get, an SSN, your TIN is your IRS ITIN. Enter it in the entry space for the Social security number. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at *www.SSA.gov*. You may also get this form by calling 800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at *www.irs.gov/EIN*. Go to *www.irs.gov/Forms* to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to *www.irs.gov/OrderForms* to place an order and have Form W-7 and/or Form SS-4 mailed to you within 15 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and enter "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, you will generally have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon. See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier, for when you may instead be subject to withholding under chapter 3 or 4 of the Code.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. “Other payments” include payments made in the course of the requester’s trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third-party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account[1]
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor[2]
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee[1]
b. So-called trust account that is not a legal or valid trust under state law	The actual owner[1]
6. Sole proprietorship or disregarded entity owned by an individual	The owner[3]
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The grantor*

For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity[4]
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))**	The trust

[1] List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person’s number must be furnished.

[2] Circle the minor’s name and furnish the minor’s SSN.

[3] You must show your individual name on line 1, and enter your business or DBA name, if any, on line 2. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

[4] List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

* **Note:** The grantor must also provide a Form W-9 to the trustee of the trust.

** For more information on optional filing methods for grantor trusts, see the Instructions for Form 1041.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information, such as your name, SSN, or other identifying information, without your permission to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax return preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity, or a questionable credit report, contact the IRS Identity Theft Hotline at 800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 877-777-4778 or TTY/TDD 800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to *phishing@irs.gov*. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 800-366-4484. You can forward suspicious emails to the Federal Trade Commission at *spam@uce.gov* or report them at *www.ftc.gov/complaint*. You can contact the FTC at *www.ftc.gov/idtheft* or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see *www.IdentityTheft.gov* and Pub. 5027.

Go to *www.irs.gov/IdentityTheft* to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their laws. The information may also be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payors must generally withhold a percentage of taxable interest, dividends, and certain other payments to a payee who does not give a TIN to the payor. Certain penalties may also apply for providing false or fraudulent information.

MY HR PROS

Direct Deposit Authorization Form

My HR Professionals will NOT set up a direct deposit until required documents are received.

Employee Full Name: ____

Last Four Digits of Social Security Number: _______________ Date Requested: _____________

Company working for: ____

Bank Details: ***ONLY accounts issued by a financial institution are eligible for direct deposit. Prepaid cards (e.g., Green Dot) are NOT accepted.***

Primary Deposit Option:

Bank Name: ___________________________ ☐ Add Deposit ☐ Change ☐ Stop Deposit

Bank Routing Number: _________________ Bank Account Number: ___________________

What type of account is this: ☐Checking ☐ Savings

Deposit Method:

☐ Deposit Full Amount of Remaining Balance of Net Check

☐ Deposit a Fixed Amount: $___________

☐ Deposit a Percentage of Check: ________%

Optional Secondary Deposit:

Bank Name: ___________________________ ☐ Add Deposit ☐ Change ☐ Stop Deposit

Bank Routing Number: _________________ Bank Account Number: ___________________

What type of account is this: ☐Checking ☐ Savings

Deposit Method:

☐ Deposit Full Amount of Remaining Balance of Net Check

☐ Deposit a Fixed Amount: $___________

☐ Deposit a Percentage of Check: ________%

Authorization:

I hereby authorize My HR Professionals to initiate deposit entries to my account and, if necessary, to initiate draft entries for any deposit entries made in error. I understand that adding or changing a percentage or amount will NOT stop all other deposits of amounts or percentages unless authorized by me on this form to do so. My HR Professionals will NOT be liable for any amounts sent to current accounts in error if employee did not inform SPMI to stop the account on this form. I understand that it will take up to one (1) pay period to set up and verify the routing for this procedure before the direct deposit begins. I also understand that it is my responsibility to verify that the funds are in my account prior to writing checks or making drafts against said funds. My HR Professionals will NOT be liable for any charges or fees related to returned items. I have attached required documents below, for use in setting up the direct deposit.

____ __________________________

Signature Required Today's Date

Required

Attach Voided Check(s)

Or

Include a document from the bank with the Routing and Account Numbers

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[1]

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.[2]

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.

[1] 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.

[2] 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.

focus

focus

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[3]

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[5]

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

Text and Email Alerts[4]

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

Mobile Banking App[4]

Quickly see your account balance and transaction history.

Track Spending

Online | Phone | Email | Text[4] | 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.

[3] Fees may apply to ATM transactions.
[4] U.S. Bank does not charge a fee for mobile banking. Standard messaging and data rates may apply.
[5] 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.

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 though 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.

MY HR PROS

U.S. Bank Focus Card Pre-Acquisition Disclosure
Program Number: 87265214 POD

You have options as to how you receive your payments, including direct deposit to your bank account or this prepaid card. Ask your employer for available options and select your option.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
$0	**$0**	**$0** in-network **$2.25** out-of-network	**$5.95***

ATM Balance Inquiry (in-network or out-of-network)	$0
Customer Service (automated or live agent)	$0 per call
Inactivity (after 365 days with no transactions)	$2.00* per month

We charge 4 other types of fees. One of them is:

Transfer Fee (Instant or External)	2%

* This fee can be lower or charged differently depending on how and where this card is used and your state of employment or residence.

See the accompanying Fee Schedule for free ways to access your funds and balance information.

No overdraft/credit feature.
Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit *cfpb.gov/prepaid.* Find details and conditions for all fees and services inside the card package or call **1-877-474-0010** or visit **usbankfocus.com**.

CR-61515703

THE U.S. BANK FOCUS CARD CARDHOLDER AGREEMENT

Last Updated: 07/01/2025

Contact Us	
Cardholder Services:	**877-474-0010 or the number on the back of your card available 24/7** **Focus Cardholder Services** **P.O. Box 551617, Jacksonville, FL 32255**
Cardholder Website	**www.usbankfocus.com**

THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION (INCLUDING A CLASS ACTION ARBITRATION WAIVER). IT IS IMPORTANT THAT YOU READ THE ARBITRATION SECTION CAREFULLY.

INTRODUCTION

When you activate or use a U.S. Bank Focus Card ("Card"), you agree to be bound by the terms and conditions in this U.S. Bank Focus Card Cardholder Agreement including the Fee Schedule and Transaction Limitations ("Fee Schedule") you received with your Card and which is incorporated into this document by reference (collectively the "Agreement"). Please read this Agreement carefully and keep it for future reference. Features and services associated with your Card may change from time to time, and this Agreement may be amended from time to time. Some terms used in this Agreement have specific definitions. Meanings for capitalized terms are found a throughout the Agreement and in the Key Terms Section.

1. What is a Focus Card?

Your Card is a reloadable Visa® prepaid debit card issued by us that allows you to access funds from your Sponsor or other Funders. Your Card may be a physical card or digital credentials. Your Card is not a credit card and is not connected in any way to any other account you may have with U.S. Bank. You will not receive any interest on the funds on your Card except in connection with a Savings Balance. Your Card is intended to be used for personal, family or household purposes in connection with receiving funds from your Sponsor. Funds on the Card are owned by the Primary Cardholder. Use of your Card is subject to the terms of this Agreement, all network rules, and applicable law. Using your Card for business, non-personal, fraudulent or illegal purposes, or in a way that violates network rules is prohibited and may result in closure of your Card.

2. Are my funds FDIC-insured?

Funds on your Card are held at U.S. Bank, N.A., member FDIC, and are insured by the FDIC up to the maximum allowed by law for the benefit of the Primary Cardholder.

3. Why do we collect identifying information?

a) 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 certain accounts. This means that when you register for a Card, or when your Sponsor registers a Card for you, we may ask for your name, address, date of birth, tax identification number, and other information that will allow us to identify you. If necessary, we may also ask to see your driver's license or other identifying documents.

b) Additional Identity Validation. At any time, we may request additional information or identifying documents to confirm your identity or confirm use of the Card is authorized. If you do not provide information that we request, transactions with your Card may be declined or rejected, and your Card may be frozen, blocked or closed. Depending on the features listed in your Fee Schedule, you may have the option to complete an Identity Validation and access additional Card features like adding money to your Card through direct deposit or using certain Instant Transfers.

4. What is the role of your Sponsor and Funder?

a) Your Sponsor. Your Sponsor is a Funder that has arranged with us for you to obtain a card and receive payments from the Sponsor. Your Sponsor is responsible for providing information to you about your payment options. Your Sponsor may provide us information about you to open your Card, which may include your name, date of birth, tax identification number, physical address, and/or state of employment.

b) Your Funder(s). A Funder is any party that transfers funds to us to add or "load" your Card. Only your Funder is responsible for the amount or timing of payments to your Card. Your Funder may retain the right to deduct funds from your Card in order to correct a previous error or overpayment to you or for other reasons. You hereby authorize us to accept instructions from your Funder that credit or debit funds to or from your Card and, in the case of a debit, to return those funds to your Funder. If you have a dispute with your Funder about the amount that the Funder loads onto or deducts from your Card, you agree to not involve us in that dispute and to resolve that dispute solely with your Funder.

5. How can I use my Card?

a) Activate and Select a PIN. You must activate your Card and select a PIN before using your Card. You can activate your Card by calling us or using our website (See Contact Us Section). You may use your PIN to conduct certain transactions, such as point of sale transactions or ATM transactions. Because your PIN is used to approve transactions conducted with your Card, it is important to keep your PIN safe and secure. Do not share your PIN with others. Do not write your PIN on your Card.

b) Available Transactions. You may use your Card to receive and spend money as described in this Agreement, including transactions like: Purchases (See Section 16); In-Network and Out-Of-Network ATM Withdrawals and balance inquiries (See Section 17); Instant Transfers, including External Transfers (See Sections 18 and 19); ChekToday Convenience Checks (See Section 20); and Teller Assisted Cash Withdrawals (See Section 21). Fees and transaction limits may apply. Not all transaction types are available for all programs. See your Fee Schedule for more details.

c) Immediate Debits. Any time you use your Card to conduct a transaction, you authorize us to debit your Card for the amount of the transaction and any related fees.

d) No illegal use. You agree not to use your Card for illegal gambling or any other illegal purpose. Display of a payment card network logo by a merchant does not necessarily mean that transactions are lawful in all jurisdictions in which you or the transaction may be located. Therefore, we reserve the right to decline all online gambling transactions.

6. Is there a routing and account number for my Card?

A routing and account number for direct deposit or ACH transactions may be available for your Card if you are permitted to load money from Funders other than your Sponsor. (See Section 4). You are not permitted to use any routing or account number to debit or withdraw funds from your Card.

7. Are there fees for using my Card?

While there are transactions and services available for no fee, some transactions may incur fees. All fees we charge are listed on the Fee Schedule. Some of the ways you use or access your Card may incur third party fees, like mobile carrier fees for text messages and data or fees charged by out-of-network ATM owners.

8. How do I get information about my Card balance and transactions?

a) Electronic access. Your transaction history is available on our website (see Contact Us Section) and shows all Card activity during the statement period, including all loads, debits, Savings history, and any fees we charge. The mobile app and website are the best ways to keep track of your Card use and monitor your transaction history for unauthorized activity or other errors.
b) Written access. You will not automatically receive written statements. You may request written statements covering up to 24 months of transaction activity at any time. Visit the website, call us, or write us to make this request (see Contact Us Section).
c) Confirmation of loads. If you have arranged to have loads made to your Card, including by direct deposit, you can confirm whether such loads have been made by visiting our website or by calling us (see Contact Us Section). You can also set up text or email alerts that automatically let you know when funds are loaded to your card.
d) Receipts. You can get a receipt at the time you make any transfer to or from your Card using an ATM or point of sale terminal.

9. Is there a mobile app for my Card?

Some or all of the features and services associated with your Card are available in our mobile app or our website. Use of our mobile app and the website for your Card is subject to additional terms and conditions you are required to accept when you use those services.

ADDING MONEY

10. Who can add money to my Card?

a) Loads from Your Sponsor. Your Sponsor may load money to your Card at any time.
b) Loads by You or Other Funders. You may have the option to add funds to your Card after you complete additional Identity Validation. See Fee Schedule for the options for your Card.

11. How do I add money to my Card?

If available for your Card, and after you have completed Identity Validation, you may be eligible to use the services described below to add funds to your Card. See Fee Schedule for available services.

a) Loads by Direct Deposit. Load funds to your Card by directing automated clearing house ("ACH") payments from sources other than your Sponsor to your Card using the routing and account number for your Card.
b) Cash Reloads. One or more third-party reload networks may be available and may change from time to time. Information on current reload networks can be obtained by reviewing the Fee Schedule available after you log onto the website or by calling us (See Contact Us Section). Please note that if you utilize reload networks, those networks may charge a fee and/or set load limits that are lower than what we set.
c) Check Reloads. You may load additional funds to your Card via a third-party remote deposit capture service. This third-party service requires that you accept the service provider's terms and conditions, including fees, and download the service provider's mobile app.

12. What are the limits for loading money to my Card?

a) Maximum Balance. The maximum total balance you are permitted to maintain for your Card is $250,000. At our discretion, we may allow a load in excess of the Maximum Card Balance, but allowing an excess load in one instance does not mean we will allow other excess loads.
b) Limitations on Loads. For security reasons, there are limitations on the number and amount of transactions that you may perform with your Card. Limits are subject to change from time to time. Temporary changes or changes related to security may take place without prior notice to you, though you will receive notice of permanent changes to the extent required by applicable law. To measure these limits, a "day" is a rolling 24-hour period. Third-party providers you use to add funds to your Card may impose lower limits.

Maximum Loads from all sources	$250,000 per load	100 loads per day	$250,000 total per day
Maximum Load by ACH or direct deposit	$250,000 per load	100 loads per day	$250,000 total per day
Maximum Load through 3rd Party Cash or Check reload Network	$950 per load	3 loads per day	$950 total per day

c) Other limits. There may be additional limits on the amount, number or types of transactions you can make using your Card and for security reasons we do not disclose all of these limits. We reserve the right to refuse any load at any time for any lawful reason.
d) Prohibited Loads. You are NOT permitted to load or deposit funds to your Card using an ATM. You are NOT permitted to load funds to your Card by sending checks or money orders to us. We will attempt to return any checks or money orders we receive and will destroy any checks or money orders we do not return.

13. When are my funds available?

a) Funds Availability for Loads. Funds loaded to your Card are generally available for use on the Business Day funds from your Funder are received by us.
b) Early Direct Deposit. In our sole discretion, for certain recurring ACH loads, we may make funds available for your use up to two days before we receive the funds from your Funder. When funds are made available early, they will be reflected in your Card's Available Balance. Whether we make funds available early depends on (1) when we receive the Funder's payment instructions, (2) any limitations we set on the amount of early availability, and (3) standard fraud prevention screening. The criteria we use for making funds available early is determined at our sole discretion, based on confidential criteria necessary for maintaining the security of your Card and our payment services, and is subject to change without notice. Not all ACH loads are eligible for early availability. Loads received through other types of transactions, like check reloads, cash reloads, or other online transfers are not eligible for early availability. We do not guarantee that any particular ACH load will be made available before the date scheduled by the Funder, and early availability of funds may vary between loads from the same Funder. If we make funds available early and the Funder reverses or requests a return of the deposit, or the funds are otherwise uncollected by us, you understand and agree that we may debit your Card up to the amount of the deposit that was previously made available – even if you have already withdrawn the funds or it creates a negative balance on your Card. In this instance, you are responsible for any fees assessed – including those charged by merchants or third parties – as a result of the negative balance. Early crediting of ACH loads is offered at our discretion, and we reserve the right to cancel the service at any time and without notice to you.

SPENDING MONEY

14. How much money can I spend or transfer with my Card?

Generally, you can make purchases or withdrawals up to the Available Balance on your Card. For security reasons, there are limitations on the number and amount of transactions that you may perform with your Card described in the Fee Schedule. There may be additional limits on the amount, number or types of transactions you can make using your Card and for security reasons we do not disclose all of these limits. Daily limits are based on a rolling 24-hour period. We reserve the right to refuse any transaction at any time for any lawful reason.

15. What happens if I spend more than my Available Balance?

Generally, you will not be permitted to conduct a transaction that exceeds the amount of your Available Balance and attempts to spend more than your Available Balance will be declined. Remember, you can always check your balance and review authorized transactions at the website listed in the Contact Us Section. If a transaction that exceeds your Available Balance occurs, you will be liable to us for any negative balance.

16. What terms apply to purchases?

a) Holds Upon Authorization. When you conduct a transaction, there may be an immediate debit to your Card Balance for the amount of the transaction and any related fees, or there may be a hold reducing the Available Balance on your Card that you can use for transactions by the amount of the transaction as communicated to us by the merchant. Transactions with some merchants (like restaurants, car rental agencies, hotels, salons, and pay-at-the-pump gas stations) may authorize in an amount that might be greater or smaller than your transaction. If the amount of the authorization request exceeds your Available Balance, your transaction will be declined. If the transaction is authorized, funds in the authorized amount will be held and will not be available for other purchases. The authorized amount will be held until the transaction settles to your Card. Transaction settlement can generally take up to 10 days, though certain travel and lodging related authorizations may take longer. In some cases, the authorization amount will be held even if you do not complete your transaction.

b) Split Transactions; Rescinded Transactions; Failure to Honor. If you do not have enough money on your Card to complete a transaction, the merchant may allow you to split your purchase between your Card and another form of payment. If you authorize a purchase but do not make the purchase as planned, the authorized amount will be held until the authorization expires or the merchant releases the hold, which may take up to seven days or longer depending on the type of merchant or transaction. Neither we nor any other bank or business will be liable to you for the merchant's failure to accept or honor the Card.

c) Recurring payments to merchants. You may arrange for recurring payments, also known as preauthorized payments, to merchants using your Card number. You are NOT permitted to debit your Card using the ACH routing and account number provided for loads. If you have authorized recurring payments with your Card, you may review your transaction history to confirm whether a transfer was made by calling us of visiting the website (see Contact Us Section). Additionally, if you have authorized a third party to initiate recurring payments from your Card, you are solely responsible for notifying these third parties when your Card is replaced, if your Card number or expiration date has changed, or if your Card is canceled. If we issue a replacement Card to you, you agree that we may, but are not required to, provide information related to the replacement Card to such third parties to permit them to continue to initiate transactions to your replacement Card, and you authorize us to process such recurring transactions until you notify us such third party is no longer authorized to debit your Card, and we have had a reasonable time to process your request.

d) Right to stop payment and procedure for doing so. You can stop any preauthorized payments by contacting us using the telephone number or address in the Contact Us Section in time for us to receive your request at least three Business Days before the payment is scheduled to be made. Your request must include information necessary to identify the preauthorized payment (like transaction amount, merchant name, and transaction frequency). If you call, you must put your request in writing and get it to us within 14 days after you call. If you do not provide this written request, your stop payment request may only be effective for 14 days.

e) Notice of varying amounts. If these preauthorized payments vary in amount, the person you are paying is responsible for telling you 10 days before each payment when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

f) Liability for failure to stop payment of preauthorized payment. If you order us to stop payment, we receive the stop payment order at least three Business Days before the transfer is scheduled, and we do not do so, we will be liable for your direct losses or damages.

17. What terms apply to ATM Withdrawals?

You can use your Card and PIN at many ATM machines. See your Fee Schedule and Transaction Limitations for details on fees, which networks are In-Network for you, how to find surcharge-free ATMs, and limits on funds you may withdraw. If you experience an error at an ATM, please contact us immediately for assistance. Please note, you are NOT permitted to load or deposit funds to your Card using an ATM.

18. What is an Instant Transfer?

Instant Transfers are card network transactions that move funds between accounts associated with debit cards. If available for your Card, Instant Transfers may be conducted using third party services or our External Transfers service. See Fee Schedule. Instant Transfers that add funds to your Card, even for test transactions, require additional Identity Validation. See Section 3.

19. How do I use External Transfers?

External Transfers is a type of Instant Transfer that is accessed through the website or mobile app for your Card. If available, you may use our External Transfer service to send available funds from your Card to your account at another institution when that account has a debit card. This service can **only** be used to move funds off your Card and **cannot** be used to add money to your Card. All External Transfers are one-time payments. You may cancel your use of the External Transfer Service at any time by deleting your saved External Accounts on the cardholder mobile app or website.

a) Set-up. You must set up an External Card Account using the cardholder mobile app or website before you conduct External Transfers. The External Account must be associated with a debit card to be eligible for set-up. However, not all accounts are eligible, and eligibility may be impacted by account features set by the provider of your External Card Account. Only two (2) External Card Accounts may be set up for use at any one time. You are responsible for providing accurate account information for the External Card Account. Inaccurate account data may cause External Card Account set-up to fail or External Transfers to be misdirected. We are not responsible for misdirected transfers if we follow your instructions.

b) Sending funds. Generally, transfers will be processed when submitted. You do not have the right to cancel an External Transfer after it is submitted by you. If your Available Balance is not sufficient to cover the requested transfer and any fees at the time the transfer is processed, the transfer will fail.

c) Permissible delays; Refusal of requests. We may delay or refuse an External Transfer in certain situations, which may include: if we need to confirm that you have authorized the transfer, if other transactions to or from your Card have been subject to reversal, if you have made recent changes to your contact information, or if the transfer exceeds transaction limitations for your Card. If we refuse a transfer, we will return the funds associated with the transfer to you unless we are legally obligated to take other action.

d) Our liability is limited. We are responsible for errors caused by our failure to process an External Transfer according to your properly transmitted instructions unless we have reasonably delayed or rejected the transaction in accordance with this Agreement. We are not responsible for any costs, late fees, or other damages incurred if the External Transfer is delayed. We are not responsible for misdirected transfers or errors that result from payment instructions provided by you that we have accurately followed. If you believe an error has occurred, you should report it immediately using the error resolution process described in Section 43.

20. How do I use ChekToday checks?

ChekToday checks allow you to withdraw the full Available Balance of your Card using a check that is payable to **you**. You must call to authorize a check and receive an authorization code. The party that negotiates the check must call for a confirmation code before accepting the check.

a) When you request a check be authorized, you authorize us to debit your Account for the amount authorized.

b) Our Liability is limited. ChekToday checks will not be honored or paid unless they bear a valid authorization code and confirmation code, are made out to you, and made out for the amount authorized. We will not be liable to you for damages when ChekToday checks are presented for payment to someone other than you, without an authorization code, without a confirmation code, or in an amount other than the amount originally authorized.

c) Cancellation or Stop Payment. If an authorized check is lost or stolen, please contact us immediately to report the loss and cancel the check. You can request a stop payment of an authorized check only if the check has not been confirmed or paid. To stop payment, you must call us at the number listed in the Contact Us Section. You cannot stop payment after we have provided the confirmation code or paid the check. If we have to defend ourselves for letting you stop payment on a check, you have to protect us by paying our expenses including our reasonable attorney's fees. If we pay a ChekToday Check after you attempted to stop payment of the check, you may have to prove that you suffered a loss as a result of the payment before we recredit your Account.

21. What terms apply to Teller Assisted Cash Withdrawals?

Teller Assisted Cash Withdrawals can be conducted through the teller window at any Visa member bank and allow you to withdraw funds from your Account. These transactions are treated as point-of-sale transactions for tracking limitations on transactions. The bank you use for this transaction may require identification or other information before the transaction may be completed.

22. Can I use my Card outside of the U.S.?

Generally, you may use your Card for retail purchases at foreign (outside the United States) merchants and for cash withdrawals from foreign ATMs that bear either the PLUS System or the Visa logo. We may block transactions to or in certain countries. Some merchant and ATM transactions, even if you and/ or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable Visa rules, in which case we will add the "International Transaction Fee" described below to those transactions. We do not control how these merchants, ATMs and transactions are classified for this purpose. The exchange rate in effect when the transaction is processed may differ from the rate in effect on the date of the transaction or the date of the posting of the transaction to your Card. If you use your Card at a merchant or an ATM that bears the Visa logo (and no PLUS System logo), the transaction will be processed through the Visa system and will be converted into U.S. Dollars according to the applicable rules established by Visa from time to time. For transactions processed through Visa, the foreign currency transaction will be converted to U.S. Dollars by multiplying the amount of the foreign currency times (a) a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or (b) the government-mandated rate in effect for the applicable central processing date. If you use your Card at an ATM that bears only the PLUS System logo (and no Visa logo), the transaction will be processed through the PLUS System and converted into U.S. Dollars at the exchange rate established, from time to time, by the operator of that ATM. If you use your Card at an ATM that bears both the Visa and PLUS System logos, the ATM operator will determine whether to send your transaction over the Visa or PLUS System network using such network's respective currency conversion rules then in effect (as explained above). We may assess an International Transaction Fee, calculated as a percentage of your transaction amount. The percentage, if any, is listed on the Fee Schedule. We may assess the International Transaction fee on all foreign transactions, even transactions that do not require currency to be converted.

OPTIONAL SERVICES

23. What is Savings?

Savings is a feature of your Card that allows the Primary Cardholder to set aside a portion of your Card's funds to earn interest. Funds you put in Savings are your Savings Balance. While funds in your Savings Balance are still in your Account and part of your total balance, your Savings Balance is not part of your Available Balance, and you must take action to transfer funds from your Savings Balance to your Available Balance when you want to make those funds available for transactions with your Card.

Your Card must remain open to use Savings. If Savings is stopped or your Card is closed for any reason, your Savings Balance will be returned to your Card's Available Balance, and any unpaid interest will be forfeited. You must provide us with a valid social security number or tax identification number when beginning Savings.

24. How do I add funds to my Savings Balance?

The Primary Cardholder may start using Savings by going to the website and completing enrollment. You must add at least $10.00 to your Savings Balance to start Savings. Once your Savings is set up, you may transfer funds from your Available Balance to your Savings Balance using the website or by calling us. You can make one-time transfers or recurring transfers from your Available Balance to your Savings Balance. You may cancel or change your automatic transfer settings at any time using the website or by calling us. If the amount of any automatic transfer exceeds the Available Balance, your transfer will not be processed.

25. Are there restrictions on Savings?

You may only transfer funds into Savings from your Card's Available Balance and you may only transfer funds out of your Savings Balance to your Available Balance. Transfers between balances are unlimited but must be made in whole dollar amounts. Funds in Savings cannot be accessed through any means other than transfers from your Savings Balance to your Card's Available Balance.

26. How do I access information about my Savings?

Current interest rate, Annual Percentage Yield (APY), Savings Balance, Savings transactions, and interest payments are included in your Card's transaction history. See Section 8 for more details.

27. How do I stop Savings? What happens to Savings if the bank stops my Savings?

You may stop Savings by visiting the website or by calling us (see Contact Us Section). When you stop Savings, your Savings Balance will be transferred to your Card's Available Balance. If there are any outstanding fees or negative balances on your Card, the transferred Savings Funds will be applied to those fees and/or negative balances. If the Savings Balance is $0.00 for 90 consecutive days, we may stop your Savings, regardless of the status of your Card. If you stop or we stop your Savings, you may lose any accrued but unpaid interest. If your Savings is closed, you may not restart Savings until the first day of the following month.

28. What interest rate is paid on Savings?

The interest rate paid on your Savings Balance is a variable rate, meaning that it can change at any time, without notice. The current rate and annual percentage yield is available on the website (see Contact Us Section) and as part of your transaction history.

29. How is interest on Savings calculated and paid?

a) Interest Calculation. We use the daily balance method to calculate interest on your Savings. This method applies a daily periodic rate to the daily Savings Balance as of 6:50pm CT each day. The daily balance is calculated at 6:50 CT each day. Transfers made after that time begin to accrue interest on the next day. Interest on your Savings Balance will accrue daily.

b) Interest Payments. All accrued interest will be credited to your Savings Balance monthly. Interest for each month will be paid no later than the first Business Day of the next month. For example, interest accrued in September will be paid to your Savings Balance no later than the first Business Day of October.

30. What other terms apply to Savings?

a) Tax Reporting and Withholding. Per Internal Revenue Service ("IRS") regulations, if you are paid more $10 in interest for a calendar year, we will mail you an IRS Form 1099-INT in January of the following year. We will withhold interest for IRS purposes if we receive a notification of any backup withholdings from the IRS. Should we withhold interest, a 1099-INT will be sent to you for any amount withheld and we will report this amount to the IRS.

b) Set-off against Available Balance. If you have a negative Available Balance on your Card, we reserve the right under the law (called set-off) and under this Agreement to use money from your Savings Balance to offset that negative balance.

31. Can someone else use my Card?

a) Generally. Except by requesting a Secondary Card (as described below), you may not permit another person to have access to your Card. If you allow or permit another person to access your Card, you are liable for all transactions and fees incurred by such person. You must notify us in writing to revoke permission for any person you previously authorized to use or access your Card. The Primary Cardholder is at all times liable and responsible for all transactions, fees, and other activity with respect to the Card and any Secondary Card (as defined below).

b) Secondary Card. If available for your Card, the Primary Cardholder may request an additional card to be issued to access your Available Balance (a "Secondary Card"). Secondary Cards should only be requested for a trusted person who is 13 years of age or older (the "Secondary Cardholder"). We reserve the right to refuse any Secondary Card request. The Secondary Cardholder is not an owner of the Card or the Secondary Card. The Primary Cardholder is the owner of the Card, the Secondary Card and all funds loaded to the Card and will at all times be liable and responsible for transactions, fees, and other activity with respect to the Secondary Card. The Secondary Cardholder may report the Secondary Card as lost or stolen. The Secondary Cardholder may not request additional cards, but in other respects may have the same ability as the Primary Cardholder to access information or make decisions regarding the Card. We reserve the right, in our sole discretion, to require the Primary Cardholder to make or approve particular transactions or decisions. If the Primary Cardholder wishes to terminate the authority of the Secondary Cardholder, the Primary Cardholder must call or write to us to request revocation of the Secondary Cardholder's access to your Card (see Contact Us Section). The Primary Cardholder will continue to be liable for all transactions, fees and other activity resulting from continued use of the Secondary Card until revocation is received by us. On revocation of the Secondary Card, all Cards associated with the Card will be deactivated and replacement Card must be requested for the Primary Cardholder. To the extent permitted by law, you are also liable and responsible for all costs and expenses, including attorneys' fees, that we incur enforcing these rules governing the Secondary Card.

ACCOUNT CLOSURE AND OTHER MATTERS

32. How do I close my Card?

You may close your Card at any time without incurring a fee. To close your Card, call or write us. (See Contact Us Section).

33. Can the bank close my Card?

We may close your Card for any reason or no reason at all. If we close your Card, we will send you notice of closure.

34. What happens when my Account is closed?

a) Effect of Closure on Transactions and Savings. When your Card is closed, we will deactivate your Card and you will not be able to add funds to the Card or use the Card to conduct transactions. Closing your Card, whether at your request or by us, will not affect prior transactions or obligations relating to your Card existing at the time of closure. If we or you close your Card and you have funds in a Savings Balance, any unpaid interest that has accrued through the date of closure will be forfeited and the Savings Balance will be transferred to the Card's Available Balance.

b) Return of Funds. After Card closure, and after any transactions authorized before closure have settled, we will send the remaining Available Balance to you at your last known address reflected in our records. If your Card is closed for any reason, you authorize us to re-open your Account to process any transactions authorized prior to Card closure, or for other purposes consistent with applicable law. We reserve the right to place a hold on your Card, and delay return of remaining funds, if we suspect irregular, fraudulent, unlawful or other unauthorized activity involved with your Card. You agree that we may maintain such hold until all claims against you or us to the funds held in the Card, whether civil or criminal in nature, have been fully resolved in our sole satisfaction.

c) Abandonment or Dormancy. If your Card remains inactive or dormant for a certain amount of time, we may be required to escheat unclaimed funds, including funds in Savings, in accordance with applicable law.

35. What are my responsibilities?

This Agreement describes various responsibilities you and we have with respect to your Card. Some of your responsibilities include:

a) Duty to protect your Card and Access Credentials. It is your responsibility to protect your Card by protecting the information that can be used to access your Account, like account numbers, card numbers, your Card, PIN, and/or access credentials (like your username and/or password). If you furnish your Card and/or the information that can be used to access your Account and grant actual authority to conduct transactions to another person (for example, to a family member or co-worker), who then exceeds that authority, you are liable for the transfers unless we have been notified in writing by you that transfers by that person are no longer authorized.

b) Duty to Examine Statements. Because you are in the best position to discover any problem with your Card, you agree to promptly examine your transaction history and report to us any problem on or related to your Card. Failure to promptly report problems may impact our ability to investigate or address the issue and your liability for the problem. See Sections 43 and 44 for information on reporting problems and your liability for errors.

c) Duty to Update Contact Information. It is your responsibility to ensure the contact information we have for you is accurate and current. You are responsible for messages and statements we send to the most recent address you have given us. We may also update your address in our records without a request from you if we receive an address change notice from the U.S. Postal Service, our mail vendor, or your Sponsor.

36. How does the bank prevent fraud?

You play a key role in preventing fraud on your Card by, for example, keeping your Card safe, avoiding irregular transactions or merchants, regularly reviewing your transaction history and quickly reporting any concerns or errors. We reserve the right to place a hold on your Card, and delay return of remaining funds, if we suspect irregular, fraudulent, unlawful or other unauthorized activity involved with your Card. We may attempt to notify you of such hold, but we are not required to provide such notice prior to placing the hold. You agree that we may maintain such hold until all claims against you or us to the funds held on the Card, whether civil or criminal in nature, have been fully resolved in our sole satisfaction.

37. When is the Bank liable for mistakes or delays?

If we do not complete a transfer to or from your Card on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages with some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your Card to make the transfer.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal system was not functioning properly and you were aware of that when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

38. How can the bank contact me?

a) From time to time, we may contact you to service your Card. 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 unless you take action to revoke this consent. Calls and messages may incur access fees from your cellular provider. From time to time, we may monitor telephone calls you make to us or our agents.

b) You may also sign up for email and text alerts. Visit the website or call us at phone number listed in the Contact Us Section for more information. You can make changes to your alerts and contact preferences at any time.

39. How does the bank use my information?

Our privacy policy (available on our website) discloses the information we share with other entities for marketing purposes and your rights to control the use of that information. To service your Card, we will disclose information to third parties about your Card or the transfers you make where it is necessary for completing transfers or in order to verify the existence and condition of your Card for a third party, such as a credit bureau or merchant. We may provide information about you or your Card as permitted or required by law for other purposes, such as: (1) reporting of interest you earn to federal and state tax authorities, (2) reporting cash transactions that are at reportable limits, (3) investigating and reporting of transactions that we reasonably determine to be suspicious; and (4) responding to subpoenas, court orders, or government investigations. We may also share information if you give us your written permission.

40. What will the Bank do with Legal Process Affecting my Card?

We are a national bank with many locations. You agree that for purposes of this section, we may treat your Card as existing in the state of your mailing address, unless you have also provided us a physical address with a different state in which case we will treat your Card as existing in the state of your physical address. You understand and agree that a creditor or governmental agency may attach your Card by service of legal process on any of our locations, at any site designated by us for acceptance of service of process, on any appointed agent of ours, or any other method authorized by law, court rule, or regulation. We may accept and comply with legal process served by any means. If we receive any legal process affecting the Card that we believe to be valid, we may accept and act on such process by withholding transfer of so much of the balance of the Card as may be subject of such process. Legal process includes, but is not limited to, the following: any writ of attachment, adverse claim, execution, garnishment, tax levy, restraining order, subpoena or warrant. We may, but are not required to, provide notice of legal process affecting the Card. We may collect fees associated with the receipt and processing of such orders.

If we are served with any legal process that tries to attach or in some way prevent you from freely using your funds, you give us the right, but we have no obligation, to hold any portion of the funds during any time necessary to determine whether the funds in your Card are subject to the legal process, and you agree that we may deposit the funds with any court which we deem to have jurisdiction over us or your Card and ask that court to determine to who the funds belong. You agree to reimburse us for our expenses, including attorney's fees and expenses, arising out of the service of the legal process on us and our response to it.

41. Can these terms change?

a) Amendment. Yes, these terms may change from time to time. You will be notified of any change as required by applicable law. However, if the change is made for security purposes, we may implement such change without prior notice. We may terminate or suspend this Agreement, or any features or services of the Card described in the Agreement, at any time. The terms, conditions and fees associated with your Card do not automatically change when your employment with the Sponsor ends. Continuing to use the Card after any change in terms constitutes your acceptance of the new terms.

b) Assignment and waiver. We may at any time change or terminate the Agreement or transfer our rights under this Agreement. We do not give up our rights by delaying or failing to exercise them at any time.

c) Availability of current terms. Current terms are available at the website listed in the Contact Us Section. You can also request current terms by writing or calling us.

d) Severability. If any term of this Agreement is found by a court to be illegal or unenforceable; all other terms will still be in effect.

LOST CARDS AND RESOLVING ERRORS OR ISSUES

42. What if I lose my Card?

a) Tell us IMMEDIATELY if you believe your Card or PIN has been lost or stolen or if you believe a transaction with your Card has been performed without your permission. Calling us at the telephone number listed in the Contact Us Section is the best way to notify us and reduce your possible losses. You may also write us at the address listed in the Contact Us Section.

b) If your Card has been lost or stolen, or if you have reported unauthorized activity on your Card, we will deactivate your Card and provide you with a replacement Card. While this step may be inconvenient, it is necessary.

43. What should I do if I notice errors or unauthorized use?

a) Contact us. If you think your statement, transaction history, or receipt is wrong or if you need more information about a transaction listed on the statement, transaction history, or receipt, **contact us immediately** using the telephone number or address in the Contact Us Section. Errors might include transactions or activity you did not authorize, incorrect transactions, omissions or other mistakes on your transaction history, computational or bookkeeping errors made by us regarding a transaction, receipt of an incorrect amount of money from an ATM, and incorrect or incomplete information on receipts for transactions. An unauthorized transaction is one that another person conducts without your permission and from which you receive no benefit.

b) Timing to report. We must allow you to report an error within 120 days after the error occurred.

c) What information you will need. When you report the error, you will need to tell us: (1) Your name and your Card number; and (2) Why you believe an error exists, including to the extent possible the type, date, and amount of the error or why you need more information.

d) Written Confirmation Required. If you report the error by calling us, we will require that you send us your complaint or question in writing within 10 Business Days after speaking with us.

e) Investigation Timing and Process. We will determine whether an error occurred within 10 Business Days after you first provide us with the required information and will correct any error promptly. If we need more time, however, we may take up to 90 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your Card within 10 Business Days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive this writing within 10 Business Days, we may not provisionally credit your Card, although we will still investigate your complaint or question. For errors involving ATM transactions, we may take up to 45 days to investigate your complaint or question. For errors involving new Cards (open less than 30 days from the first load to the Card), point of sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Cards, we may take up to 20 Business Days to provisionally credit your Card for the amount you think is in error. We will tell you the results within three Business Days after completing our investigation. If we decide there was no error, we will send you a written explanation within three Business Days after we finish our investigation. You may ask for copies of the documents used in our investigation. If we have issued provisional credit to you and there is no error, the amount of that credit will be subtracted from your Card. We will give you advance notice of the amount and date of the debit against your Card for that credit.

44. Am I liable for unauthorized transactions?

You are generally protected from liability for unauthorized transactions you report to us in a timely manner. However, if you fail to give us notice within 120 days after the transfer or transaction allegedly in error was credited or debited to your Card, you may not get back any money you lost after the 120 days if we can prove we could have stopped transactions if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

45. Can the bank make adjustments to my Card or Card Balance?

If we, or you, or your Sponsor, make an error on your Card, we can fix the error without first notifying you. For example, if funds were added or removed from your Card in error, we can fix that error without special notice to you. The correction will normally appear on your transaction history.

46. How do I address issues with the bank?

a) We welcome the opportunity to address any concerns you may have about your Card or our services. Please contact us using the information listed in the Contact Us Section to share your concerns.

b) RESOLUTION OF DISPUTES BY ARBITRATION

PLEASE READ THIS PROVISION CAREFULLY. UNDER THIS PROVISION, YOU WAIVE YOUR RIGHTS TO TRY ANY COVERED CLAIM IN COURT BEFORE A JUDGE OR JURY AND TO BRING OR PARTICIPATE IN ANY CLASS OR OTHER REPRESENTATIVE ACTION.

The following provision applies to any claim, cause of action, proceeding, or any other dispute between you, on the one hand, and us, our respective parents, subsidiaries, affiliates, agents, employees, predecessors- in-interest, personal representatives, heirs and/or successors, and assigns, on the other hand (each a "Claim" as further defined under the heading "Claims Covered by Arbitration"), including all questions of law or fact related thereto.

1. **Agreement to Arbitrate.** Either you or we may elect in writing, and without the consent of the other, to arbitrate all Claims covered by this provision.
2. **Claims Covered By Arbitration.** Claims subject to our agreement to arbitrate shall include all of the following: (i) Claims related to or arising out of this Agreement, or any prior or later versions of this Agreement as well as any changes to the terms of this Agreement; (ii) Claims related to or arising out of any aspect of any relationship between us that is governed by this Agreement, whether based in contract, tort, statute, regulation, or any other legal theory; (iii) Claims related to your use of any of the digital services we make available to you through our website, online banking platforms, and mobile apps; and (iv) Claims that relate to the construction, scope, applicability, or enforceability of this arbitration provision. Claims include Claims that arose before we entered into this Agreement (such as Claims related to advertising) and after termination of this Agreement.
3. **Claims Not Covered by Arbitration.** Claims subject to our agreement to arbitrate shall not include any Claim you file in a small claims court, so long as the Claim remains in such court and advances only an individual claim for relief.
4. **Commencing an Arbitration.** The party initiating arbitration must initiate such arbitration with the American Arbitration Association (the "AAA"). If AAA is for any reason unable to serve, then you or we may agree to a comparable substitute organization. If the parties are unable to agree, then a court of competent jurisdiction shall appoint a comparable substitute organization.
5. **Arbitration Procedure.** The arbitration shall be decided by a single neutral arbitrator selected in accordance with AAA's rules, as applicable. Except as modified by this [Arbitration provision], the AAA will administer arbitration in accordance with the AAA's Consumer Arbitration Rules. AAA's Rules may be obtained at www.adr.org. At the time of initiating arbitration, the party seeking to initiate arbitration must provide the other party with the demand for arbitration and identify the cardholder (s) and card(s) at issue, including the Card Number(s), and provide a short and plain statement of the claims asserted and the relief sought. The Parties agree that Federal Rule of Civil Procedure 11 shall apply to the arbitration proceeding, including that the claims and relief sought are neither frivolous nor brought for an improper purpose.
   The arbitrator will decide the dispute in accordance with the terms of our Agreement and applicable substantive law, including the Federal Arbitration Act and applicable statutes of limitation. The arbitrator shall honor claims of privilege recognized at law. The arbitrator may award damages or other relief (including injunctive relief) available to the individual claimant under applicable law, including relief contemplated under Federal Rule of Civil Procedure 11. The arbitrator will not have the authority to award relief to, or against, any person or entity who is not a party to the arbitration. The arbitrator will take reasonable steps to protect customer account information and other proprietary or confidential information. Any arbitration hearing shall take place in the federal judicial district that includes your home address, unless you and we agree in writing to a different location or the arbitrator so orders. If all Claims are for $10,000 or less, you may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing, or by an in-person hearing in accordance with AAA's rules. At your or our request, the arbitrator will issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based. The arbitrator's award shall be final and binding, subject to judicial review only to the extent allowed under the Federal Arbitration Act. You or we may seek to have the award vacated or confirmed and entered as a judgment in any court having jurisdiction.
6. **No Class Action or Joinder of Parties.** You and we agree that any Claim brought in arbitration will be brought on an individual basis only. You and we agree that no class action, private attorney general, or other representative claims may be pursued in arbitration, nor may such action be pursued in court if either you or we elect arbitration. Unless mutually agreed to by you and us, Claims of two or more persons may not be joined, consolidated, or otherwise brought together in the same arbitration (unless those persons are joint account owners or beneficiaries on your Card and/or related accounts, or parties to a single transaction or related transaction). If under applicable law a claim, remedy or request for relief cannot be compelled to arbitration, then that claim, remedy or request for relief shall be severed and may be brought in a court of competent jurisdiction under this Agreement after arbitration and all appeals are concluded. The remaining claims, remedies or requests for relief shall be submitted to arbitration consistent with the terms of this provision. If this specific paragraph is determined by the arbitrator to be unenforceable, then this entire provision shall be null and void.
7. **Arbitration Costs.** The parties will be responsible for the costs of arbitration as set forth in the rules of the applicable arbitration forum and subject to applicable law. To the extent allowed by applicable law, our agreements, and the rules of the applicable arbitration forum, the arbitrator may award arbitration costs and attorneys' fees to the prevailing party. Otherwise, each party will pay its own attorney, expert and witness fees.
8. **Applicable Law.** You and we agree that you and we are participating in transactions that involve interstate commerce and that this provision and any resulting arbitration are governed by the Federal Arbitration Act. To the extent state law applies, the laws of the state governing your Card relationship apply. No state statute pertaining to arbitration shall apply.
9. **Severability.** Except as this provision otherwise provides, if any part of this provision is deemed to be invalid or unenforceable by the arbitrator, that part will be severed from the remainder of this provision and the remainder of this provision will be enforced.

c) Litigation Class Action Waiver. To the extent a Claim is not submitted to arbitration for any reason, you and we agree that any Claim filed in court will be brought on an individual basis only. You and we agree not to participate in any class action, private attorney general action, or other representative action for a Claim filed in court by any party.

d) Attorney's Fees. Where used, "attorney's fees" includes attorney's fees, court costs, collection costs, and all related costs and expenses. Notwithstanding any provision in this Agreement to the contrary, any provision for attorney's fees in this Agreement shall not be enforceable in any dispute governed by the laws of California or Oregon.

Key Definitions

"Account" is another way to refer to your Card and the funds accessed by your Card.

"Agreement" means this Cardholder Agreement and the Fee Schedule as may be amended from time to time.

"Available Balance" means the total funds available to you at a point in time for spend or withdrawal transactions.

"Business Day" means Monday through Friday, excluding federal holidays.

"Card" means the digital credentials or physical U.S. Bank Focus Card which accesses funds loaded to your Card or Account.

"Cardholder" or "Primary Cardholder" means the person to whom the Card was first registered and issued.

"Fee Schedule" means the Fee Schedule and Transaction Limitations delivered with your Card which is incorporated into the Agreement by reference.

"FDIC" means the Federal Deposit Insurance Corporation. For information about FDIC and deposit insurance, visit *fdic.gov*

"Funder" means an organization providing an actual dollar value, or funds, to your Card.

"Identity Validation" is the process through which you provide certain identifying information (like your physical address, date or birth and/or tax identification number) to us and we take steps to verify your identity as described in Section 3.

"Load" means adding funds to your Card.

"Preauthorized Payments" are recurring payments to merchants using your Card number.

"Savings Balance" means funds that are part of your Card Balance that you have designated as Savings and which may earn interest.

"Sponsor" is the employer or other Funder that originally offered you the Card and Account.

"We" or "us" means U.S. Bank, N.A., the issuer of the Card, including its successors, assignees, and agents, as well as any vendors associated with servicing the Card.

"You" refers to the Cardholder or Primary Cardholder.

U.S. Bank Focus Card Fee Schedule
Program Number: 87265214 POD

All fees	Amount	Details
Add money		
Check Reload	5% or $5.00 minimum	This is not our fee and is subject to change. Fee of up to 5% of check value may apply when cashing a check to load your card at Ingo Money. Money in Minutes - 2% (pre-printed payroll or gov't checks) or 5% (all other checks), minimum $5.00. Money in 10 Days - no fee. Fee is deducted from check value. Go to *ingomoney.com* for more information.
Cash Reload - GreenDot®	$5.95	This is not our fee and is subject to change. Fee of up to $5.95 may apply when reloading your card at GreenDot. Fee is paid to third party at the time of reload. Go to *greendot.com* for more information.
Spend Money		
Instant Transfers	2%	This is our fee charged each time you transfer money from your Card using a third-party Instant Transfer service.
External Transfers	2%	This is our fee charged each time you use our External Transfer service to move funds from your Card to another account of yours that has a debit card.
Get cash		
ATM Withdrawal (in-network)	$0	This is our fee per withdrawal. “In-network” refers to the U.S. Bank or MoneyPass® ATM networks. Locations can be found at *usbank.com/locations* or *moneypass.com/atm-locator.html*
ATM Withdrawal (out-of-network)	$2.25	This is our fee per withdrawal. “Out-of-network” refers to all the ATMs outside of the U.S. Bank or MoneyPass ATM networks. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Teller Cash Withdrawal	$0	This is our fee for when you withdraw cash from your card from a teller at a bank or credit union that accepts Visa®.
Using your card outside the U.S.		

International Transaction	3%	This is our fee which applies when you use your card for purchases at foreign merchants and for cash withdrawals from foreign ATMs and is a percentage of the transaction dollar amount, after any currency conversion. Some transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable network rules, and we do not control how these merchants, ATMs and transactions are classified for this purpose. For Connecticut, Illinois, New York, and Pennsylvania workers, all international purchase fees are waived.
International ATM Withdrawal	$3.00	This is our fee per withdrawal. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Other		
Card Replacement	$5.00	This is our fee per replacement of your card, whether mailed to you with standard delivery (up to 10 business days) or provided to you by your employer/sponsor. This fee is waived for your first card replacement in a 12-month period. This fee will be charged for each additional replacement during the same 12 months. For Connecticut, Hawaii and Pennsylvania workers, this fee is waived.
Card Replacement Expedited Delivery	$10.00	This is our fee for expedited delivery (up to 3 business days) charged in addition to any Card Replacement fee.
Card Replacement Overnight Delivery	$20.00	This is our fee for overnight delivery charged in addition to any Card Replacement fee.
Inactivity	$2.00	This is our fee charged each month after you have not completed a transaction or received a load for 365 consecutive days. For residents of the following states, this fee is not charged after funds on the Card are abandoned: Texas, California, and New Jersey. For workers in the following states, this fee is not charged: Minnesota, Montana, and New York. For Hawaii workers, accounts with a balance of $0.00 and no activity for more than 6 months may be closed.
Other Third-Party Fees	Varies by provider	Some third-party service providers like person-to-person payment services or mobile wallet providers may charge you a fee for using your card for transactions.

Your funds are eligible for FDIC insurance up to $250,000. FDIC insurance protects deposits from loss due to bank insolvency. See *fdic.gov/deposit/deposits/prepaid.html* for details.

No overdraft/credit feature.

Contact Cardholder Services by calling **1-877-474-0010**, by mail at P.O. Box 551617, Jacksonville, FL 32255 or visit ***usbankfocus.com***.

For general information about prepaid accounts, visit *cfpb.gov/prepaid*. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit *cfpb.gov/complaint*.

Important information: Fee waivers for workers of a particular state are applied based on information from the sponsoring employer regarding your state of employment.

CR-61515703

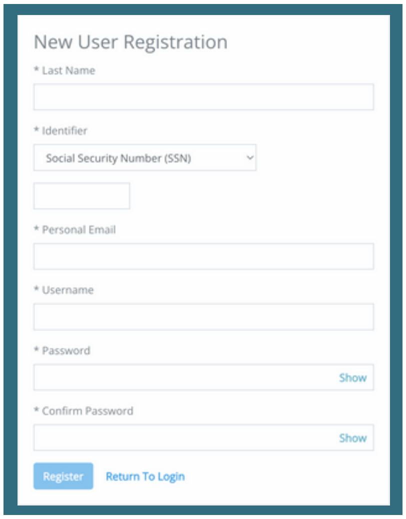
EMPLOYEE SELF SERVICE PORTAL

Access your personal information online 24/7!

Step 1: Navigate to www.myHRprofessionals.com/ESS

Step 2: For a New User, click "**Register**"

Note: If you work for two or more companies whose payroll is processed by My HR Pros, you must have an account for each employer. Please contact My HR Pros for assistance in setting up your access.



Step 3: Complete the "**User Registration**" page with your information

Your Password Must:

- Be at least 8 characters long
- Contain at least 1 uppercase letter
- Contain at least 1 lowercase letter

If you have any questions or concerns regarding the Employee Self Service Portal, please contact My HR Pros at *(800) 940-8706* or by email *support@myhrpros.com.*

Now available in:

Download on the App Store

ANDROID APP ON Google play

Search for "My HR Pros" in your app store & have the Employee Self Service Portal at your fingertips 24/7!