

U.S. Bank Focus Card™ Pre-Acquisition Disclosure
 Program Number: 87265214 POD
 Reference Date: July 2018

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 \$1.75 out-of-network	\$5.95*
ATM Balance Inquiry (in-network or out-of-network)			\$0 or \$1.00
Customer Service (automated or live agent)			\$0 per call
Inactivity (after 90 days with no transactions)			\$2.00* per month

We charge 4 other types of fees.

*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**.

U.S. Bank Focus Card™ Fee Schedule

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All fees	Amount	Details
Add money		
Check Reload	5% or \$5.00 min.	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 – Visa Readylink	Varies by retailer	Third party fee may apply when reloading your card at a Visa Readylink network. Fee is paid to third party at the time of reload. Go to usa.visa.com/pay-with-visa/cards/services-locator.html for locations.
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.
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 .
ATM Withdrawal (out-of-network)	\$1.75	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®.
Information		
ATM Balance Inquiry (in-network)	\$0	This is our fee per inquiry. “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 .
ATM Balance Inquiry (out-of-network)	\$1.00	This is our fee per inquiry. “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.

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 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 network rules, and we do not control how these merchants, ATMs and transactions are classified for this purpose. For Connecticut, Illinois 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.
International ATM Balance Inquiry	\$1.00	This is our fee per inquiry. You may also be charged a fee by the ATM operator.
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 using your card for 90 consecutive days. For Connecticut, Illinois, and Pennsylvania workers, this fee will be waived for the first 12 months of inactivity (based on cardholder-initiated balance changing transactions). For Texas residents, this fee will not be charged after one year of inactivity. For Minnesota and Montana workers this fee is waived. For Hawaii workers, accounts with a balance of \$0.00 and no activity for more than 6 months may be closed.

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

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://www.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](https://www.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.

State-Specific Pre-Enrollment Disclosure

The following is important information about the U.S. Bank Focus Card™ program offered by your employer to you. If you are employed in **Connecticut, Hawaii, Illinois, Minnesota, New Hampshire, Pennsylvania, or Vermont**, the following disclosures are applicable. Additionally, please review the U.S. Bank Focus Cardholder Agreement and Fee Schedule provided to you by your employer for a complete list of terms and conditions and a complete list of fees associated with the card.

Payroll Options. You have options as to how you receive your pay, including the Focus Card. Use of the Focus Card is voluntary and you may change the method by which you receive your pay at any time. Please see your employer for more details.

Access to Your Wages at No Charge. There are several ways to access your pay from the payroll card account without incurring fees. Domestic withdrawals at any in-network ATM, as indicated on your Fee Schedule, are always at no cost. In addition, there is no cost for domestic teller assisted cash withdrawals of up to your full net wages at any bank that is a member of the Visa® or Mastercard® network. You also may use your card to make purchases and pay bills wherever Visa or Mastercard cards are accepted, and many merchants provide cash back with purchases without fees. Foreign transactions may carry fees. Please note, there are transaction limits (including limits on withdrawals) on the Focus Card which protect you from potential fraud. In the event your balance exceeds the daily withdrawal limits and you would like to withdraw all your funds, please contact Cardholder Services at 877-474-0010.

Fees. The Focus Card offers many transactions and services at no cost. There are no fees for enrolling and participating in the program, receiving and activating your first payroll card or accessing your wages as specified above. In addition, there are no overdraft or dormancy fees associated with your card. *Some transactions, services and methods of cash access may have fees.* The Cardholder Agreement and Fee Schedule provided to you together with and as part of this disclosure contain a list of fees that may be incurred when using your card. Please retain the Fee Schedule so you can refer to it. You may not be charged any fees by the card issuer other than those listed on the Fee Schedule. *Third-parties, like ATM operators and mobile carriers, may charge you additional fees when you use their services.*

How to Access Your Account Balance. You can access your account balance online at www.usbankfocus.com or by calling Cardholder Services at 877-474-0010. You can use these services 24 hours a day, 7 days a week without cost. You also can sign up to receive email or text alerts with information about your account balance. Log into www.usbankfocus.com and select the "ALERTS" option to sign up for these services.

How to Access Transaction Histories. You may view a 12-month history of your payroll card transactions electronically at www.usbankfocus.com. You also may request a 24-month written history, or elect to receive monthly written transaction histories, by calling 877-474-0010 or writing us at Focus Card Services, P.O. Box 9127, Minneapolis, MN 55480.

Closing Your Payroll Card Account. You may close your payroll card account by calling Cardholder Services at 877-474-0010. When you close your account, you may request the remaining balance in the Focus Card account be paid to you by check. You will not be charged a fee for closing the account or receiving your balance by check. However, you will be responsible for applicable fees associated with transactions you authorized prior to closing the account.

Link to Credit. The Focus Card does not offer credit features.

Replacement Card Prior to Expiration Date. U.S. Bank will send you a replacement card at no cost before the expiration date listed on your card.

Additional Disclosures Required for Hawaii Employees

The following list of payroll card services is guaranteed under Hawaii law, at no cost to you, for any payroll card program offered by your employer.

- (A) A pay card on which the employee may receive wages, with no charges for the application, initiation, transfer, loading of wages by the employer, privilege of participation, or distribution or delivery of the initial pay card;
- (B) The ability during each pay period for the employee to make at least three free withdrawals from the pay card, at least one of which permits withdrawal of the full amount of the employee's net wages on the card at a federally insured depository institution or at that institution's affiliated automated teller machines;
- (C) The means to access the balance or other account information online and via telephone offered in conjunction with the pay card in a manner that allows access to account information twenty-four hours a day, seven days a week without charging a fee;
- (D) A readily accessible electronic history of the employee's account transactions covering at least sixty days preceding the date the employee electronically accesses the account;
- (E) Upon oral or written request or via electronic signature by the employee, a written history of the account transactions covering at least sixty days prior to the employee's request;
- (F) No pay card shall assess an overdraft fee or charge pursuant to the pay card issuer's overdraft service against an employee or the employee's account; and
- (G) The ability to close a pay card account and obtain payment of the balance remaining on the card.

Additional Disclosures Required for Minnesota Employees

Wages may be paid by electronic fund transfer to a payroll card account as follows:

1. Consent. The employee must voluntarily consent in writing before the employer initiates payment to a payroll card account. Consent may not be made a condition of hire or continued employment.

- The written consent must be signed by the employee and must include the terms and conditions of the payroll card account option (including an itemized list fees that may be deducted by the employer or issuer, the dollar amount of such fees, the requirements of the payroll card statute, and whether third parties may assess additional fees). A copy of the signed written consent must be provided to the employee and retained by the employer.

2. Cash Access. The employee must be provided a free transaction that permits withdrawal of up to the employee's entire net pay, as stated on his earning statement, on or after his regular payday.

3. Ownership of Funds. Wages paid to a payroll card account must be owned by the employee.

4. Disclosures. When offering an employee the option of receiving wages to a payroll card account, an employer must provide the employee with written disclosure (in plain language) of the following:

- All of the employee's wage payment options;
- The terms and conditions of the payroll card account option, including a complete itemized list of all fees that may be deducted by the employer or card issuer, the dollar amount of each fee, and the requirements of the payroll card statute; and
- Whether third parties may assess additional transaction fees. A copy of the written disclosure must be provided to the employee.

5. Language Requirements. If the employer offers a payroll card to an employee using materials in a language other than English, all disclosures, written consent, and payroll card account agreements must be in that other language.

6. Fees. An employer may not charge an employee for:

- Initiation, participation, loading or other fees to receive wages to a payroll card account;
- Inactivity or dormancy; and
- Fees not disclosed to the employee.

7. Transaction Histories. Upon the employee's written or oral request, the employer must provide the employee with one free transaction history each month that includes all deposits, withdrawals, deductions or charges by any entity from or to the payroll card account.

8. Link to Credit. The card or card account may not be linked to any form of credit including a loan against future pay or a cash advance on future pay.

9. Change in Payment Option. An employee may request to be paid using another method allowed by law. Upon receiving such a request, the employer must provide the employee with a form on which to indicate the change. The employer must begin payment using the other method within 14 days of the employee's request.

10. Issuer Registration. A payroll card issuer must file with the commissioner a notice containing the entity's true name, any other names under which it does business, the entity's address (not a P.O. Box), and its telephone number.

11. Personal Information. Unless an employee consents in writing, information generated by the employee's possession or use of a

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payroll card or card account may only be used to process transactions and administer the card and card account.

Additional Disclosures Required for New Hampshire Employees

Payroll cards may be used, provided:

- 1. Consent.** Before the employer initiates payment to the payroll card account, the employee must voluntarily consent in writing to the payment method.
 - Consent may not be a condition of hire or continued employment.
 - The written consent, signed by the employee, must include the terms and conditions of the payroll card account option.
- 2. Payment Options.** The employee must be offered the option of receiving a paper paycheck.
- 3. Cash Access.** The employee must be provided at least one free means of withdrawing up to the full amount of the balance in the payroll card account during each pay period at a financial institution or other location convenient to the place of employment.
- 4. Disclosures.** The employer must provide the employee with written disclosure, in plain language, of:
 - All of the employee's wage payment options;
 - The terms and conditions of the payroll card option including, but not limited to:
 - A complete itemized list of all known fees that may be deducted by the employer or card issuer; and
 - The requirements of the payroll card statute.
 - Whether third parties may assess additional transaction fees.
- 5. Fees and Costs.**
 - None of the employer's costs associated with the payroll card or card account may be passed on to the employee.
- 6. Change in Terms.** The employer must provide written notice of any changes to the terms and conditions of the payroll card, including the itemized list of fees, and obtain written assent from the employee that he/she voluntarily consents to receive wages to the payroll card subject to the change. The employer is responsible for any increase in fees charged to the employee before written notice of the change is provided to the employee.
- 7. Change in Payment Options.** The employee must be able to discontinue the receipt of wages to the payroll card at any time, without penalty.
- 8. Expiration of Funds.** If the card has an expiration date, the employer must agree to provide a replacement card before the expiration date at no cost to the employee.

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