

U.S. Bank Focus Card Pre-Acquisition Disclosure  
Program Number: 126784009 No Cash

Monthly fee	Per purchase	ATM withdrawal	Cash reload
<b>\$0</b>	<b>\$0</b>	<b>N/A</b>	<b>N/A</b>

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ATM Balance Inquiry (in-network or out-of-network)	\$0
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Customer Service (automated or live agent)	\$0 per call
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Inactivity (after 365 days with no transactions)	\$2.00 per month
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**We charge 2 other types of fees. They are:**

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Card Replacement (standard or rush)	\$5.00* or \$30.00*
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International Transaction	3%
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\*This fee can be lower depending on how and where this card is used.

**No overdraft/credit feature.**

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://cfpb.gov/prepaid).  
Find details and conditions for all fees and services inside the card package or call 888-863-0681 or visit [www.usbankfocus.com](https://www.usbankfocus.com).

U.S. Bank Focus Card Fee Schedule  
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<b>All fees</b>	<b>Amount</b>	<b>Details</b>
<b>Add Money</b>		
Texas ABLE® Program Withdrawal Fee	\$1.00	This is not our fee and is subject to change. The Texas ABLE Program will charge \$1.00 for each ACH withdrawal in excess of two (2) per month from your ABLE Account. Adding money from your ABLE account to your Focus account is considered an ACH withdrawal.
<b>Get cash</b>		
ATM Withdrawal (in-network)	Not Available	Cash withdrawals are not available with this Card.
ATM Withdrawal (out-of-network)	Not Available	Cash withdrawals are not available with this Card.
Teller Cash Withdrawal	Not Available	Cash withdrawals are not available with this Card.
<b>Using your card outside the U.S.</b>		
International Transaction	3%	This is our fee which applies when you use your card for purchases at foreign merchants and is a percentage of the transaction dollar amount, after any currency conversion. Some transactions, even if you and/or the merchant are located in the United States, are considered foreign transactions under the applicable network rules, and we do not control how these merchants and transactions are classified for this purpose.
International ATM Withdrawal	Not Available	Cash withdrawals are not available with this Card.
<b>Other</b>		
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 sponsor or in another manner. 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.
Card Replacement Expedited Delivery	\$15.00	This is our fee for expedited delivery (up to 3 business days) charged in addition to any Card Replacement fee.

Card Replacement Overnight Delivery	\$25.00	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. This fee is not charged where prohibited by law.

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 **888-863-0681**, by mail at P.O. Box 551617, Jacksonville, FL 32255 or visit [www.usbankfocus.com](http://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).

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