

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

| Monthly fee | Per purchase | ATM withdrawal | Cash reload |
|--|--------------|----------------|---------------------|
| \$0 | \$0 | N/A | N/A |
| 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 3 other types of fees. Here are some of them: | | | |
| Card Replacement (standard or rush) | | | \$5.00* or \$30.00* |
| International Transaction | | | 3% |
| <p>*This fee can be lower depending on how and where this card is used.</p> <p>No overdraft/credit feature. Your funds are eligible for FDIC insurance.</p> <p>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 1-888-863-0681 or visit usbankfocus.com.</p> | | | |

U.S. Bank Focus Card Fee Schedule

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| All fees | Amount | Details |
|---|---------------|---|
| Add money | | |
| 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. |
| Get cash | | |
| 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. |
| 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.html . |
| 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 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. |
| 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 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 using your card for 90 consecutive days. |

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 **1-888-863-0681**, 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. CR-20814210

The Focus Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. ©2022 U.S. Bank. Member FDIC.