

Terms as to what source (i.e., cash, check, or other) can be used to deposit to the Account may be defined by each reload network. Generally, funds deposited through reload networks should be available no later than the next business day, but timing and availability of deposits through reload networks depends on the reload network completing the transaction.

- ii. **Check Reloads.** If permitted by your program, you may load additional funds to your Card via a third-party reme 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. Generally, funds deposited through reload networks should be available no later than the next business day, but timing and availability of deposits through reload networks depends on the reload network completing the transaction.
- iii. **Limits on Loads.** In addition to the limitations in the Transaction Limitations section, the transaction limitations below apply to loads. Please note, for this purpose a "day" is a rolling 24-hour period.

Maximum Load amount by ACH—\$5,000 per load, 5 loads per day, not more than \$20,000 per day
Maximum Load amount by Cash Reload—3 loads per day, not more than \$950 per day
Maximum Load amount by Check Reload Service (Ingo)—\$10,000 per load, 10 loads per day, not more than \$20,000 per day

All loads to your Card count toward the Maximum Daily Credit limits shown in the Transaction Limits. Third-party providers may set lower limits.

4. Card to Card Transfers. If your program permits, you may transfer available funds from your Card to another Focus Card also registered by or through your Sponsor, and you may receive funds from another Focus cardholder whose Card was registered by or through your Sponsor. Funds transferred are available the same business day the transfer is completed. Visit www.usbankfocus.com or call Cardholder Services at 888-863-0681 for confirm availability of this service. In addition to the limitations in the Transaction Limitations section, the following transaction limitations apply:

Maximum Transfer Amount from another Card—\$2,500 total, 2 times per day
Maximum Transfer Amount to another Card—\$10,000 total, 2 times per day

Please note, for this purpose a "day" is a rolling 24-hour period. Transfers to your Card also count toward the Maximum Daily Credit limits. Transfers from your Card count toward the Maximum Daily Debits limit.

CARD FEES AND TRANSACTION LIMITS

5. Fees and Transaction Limits; Third Party Fees; No Fee Access to Funds

A. Under some situations, you will be charged fees for using your Account. We will charge you and you agree to pay the fees and charges (collectively "Fees") described on the Fee Schedule included with your Card and made available to you before or during your enrollment in the Card program. Fees will be deducted automatically from the available Account balance. Any time your Account balance is less than the amount of the fee being assessed, the balance of your Account will be applied to the fee amount. Unpaid fee amounts will accumulate and will be deducted after your next load.

B. Some of the ways you use or access your Account may incur third party fees, like mobile carrier fees for text messages or data used while accessing information on or through the Mobile App, or fees charged by out-of-network ATM owners.

C. There are several ways to access the funds in your Account without incurring fees. In-network domestic ATM withdrawals are always free. In addition, there is no fee for domestic teller assisted cash withdrawals at any bank that is a member of the Visa network. You also may use your Card to make purchases and pay bills wherever Visa prepaid cards are accepted, and many merchants provide cash back with purchases without fees.

D. Available transaction types and applicable transaction limitations are displayed in the transaction limits table ("Transaction Limits" or "Transaction Limitations") below your Fee Schedule. For security reasons there may be additional limits on the amount, number or type of transactions you can make using the Card or Account.

E. Fees and Transaction Limits are incorporated into this Agreement by reference and are subject to change from time to time. You will receive prior notice of Fee and Transaction Limit changes to the extent required by applicable law. You may receive a copy of the Fee Schedule and Transaction Limits by calling us toll free at 888-863-0681 or you may view them online at www.usbankfocus.com.

HOW TO OBTAIN ACCOUNT INFORMATION

6. Account Information

A. If you arranged to have direct deposits made to your Account, you can view your Account online at www.usbankfocus.com or call us at 888-863-0681 to find out whether or not a load has been made.

B. You may obtain Account balances and review Account activity by visiting www.usbankfocus.com, accessing the Mobile App, or calling 888-863-0681. You can access a 12-month history of Account transactions online at www.usbankfocus.com. You will be able to view

statement information online at www.usbankfocus.com. The statement will describe all Account activity during the statement period.

C. You also have the right to obtain a 24-month written history of Account transactions, recurring monthly paper statements and/or a single-month paper statement by visiting www.usbankfocus.com, calling 888-863-0681, or by writing us at Focus Card Services, P.O. Box 551617, Jacksonville, FL 32255. You will not be charged a fee for this information. Recurring paper statements may not be available during a month in which a transaction did not occur.

D. You can get a receipt at the time you make any transfer to or from your Account using an ATM or point of sale terminal.

7. Contact Information and Business Days and Hours. For general inquiries by mail, write us at: The Focus Card Services, P.O. Box 551617, Jacksonville, FL 32255. For service inquiries and/or to report your Card lost or stolen, call 888-863-0681, 24 hours a day, 7 days a week. Our business days are Monday through Friday. Holidays are not included.

8. Mobile Alerts. You may enroll to receive electronic notifications ("Alerts") relating to your Account online at www.usbankfocus.com, via the Mobile App, or by calling 888-863-0681. You may manage or cancel Alerts at any time online at www.usbankfocus.com, via the Mobile App, or by calling 888-863-0681. Alerts will be sent via SMS / text message to a mobile phone, handheld, or other wireless device or by email as designated by you. This service allows you to request and receive certain messages about your Account. You may elect to receive Alerts relating to specific transactions on your Account. Once you have logged in, you may choose which Alerts you would like to receive and a limited number of electronic addresses (which electronic addresses may include email addresses and any devices accepting text messages) to which the Alerts will be sent. Alerts will be sent each day, at various times, when transactions occur that meet your specified criteria. You understand and agree that Alerts will not be sent on a "real time" basis, but will rather be sent at the next scheduled delivery time after the specified transaction event occurs. We reserve the right to change the frequency or timing of Alerts, at any time and from time to time. Alerts are not intended to replace your Account statements or any other communications we may provide to you regarding your Account. You are responsible for and must provide all telephone and other equipment, software, and services necessary to receive Alerts. By enrolling in Alerts and providing us with your cellular phone number, you consent to receiving SMS messages related to Alerts. Data and messaging charges from your telecommunications provider may apply, and you are responsible for any such charges. In the event your enrolled mobile or cellular device is lost or stolen, you agree to update your enrollment information and make the appropriate changes to disable the use of such devices. You agree to notify us of any change to your electronic addresses in order to ensure continued delivery of your Alerts. You understand that there are risks associated with using a mobile device, and that in the event of theft or loss, your confidential information could be compromised. We are not responsible for any failures on the part of your telecommunications, internet and/or email provider to properly enable your receipt of Alerts.

9. Holds Upon Authorization. Transactions with some merchants - restaurants, car rental agencies, hotels, salons, mail-order companies, cruise lines and pay-at-the-pump gas stations, for example - will authorize in an amount greater than your purchase. If you do not have available funds in the amount requested in the authorization, then 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 posts to your Account. Transaction posting can generally take up to 10 days, except for certain travel and lodging related authorizations that can take up to 21 days. In some cases, the authorization amount will be held even if you do not complete your transaction.

10. Split Transactions; Rescinded Transactions; Failure to Honor
A. If you do not have enough money in your Account to complete a particular transaction, you may split your purchases between your Card and another form of payment. Tell the cashier how much you want to pay first with your Card. If you do not know your exact balance, please call customer service at 888-863-0681 to verify your balance prior to attempting to make a purchase. Please note, not all merchants permit this type of split transaction.
B. 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.
C. Neither we nor any other bank or business will be liable to you for failure to accept or honor the Card.

11. No ACH Payment/Transfer. Do not attempt to make an ACH payment/transfer out of your Account using the underlying Account number of your Card (depending on your program, this number may be printed in your Card materials, but is separate from the Card number which you use to make ordinary Card purchases). If you do so, we may close your Card and Account. The underlying Account number is to be used only to enable ACH direct deposits into your Account from your Funder.

12. Preauthorized Payments

A. *Right to stop payment and procedure for doing so.* If you have preauthorized payments with your Card, you can stop any of these payments. Here's how: Call us at 888-863-0681 or

write us at Focus Card Services, P.O. Box 551617, Jacksonville, FL 32255, in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

B. *Notice of varying amounts.* If these regular payments vary in amount, the person you are going to pay will tell 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.

C. *Liability for failure to stop payment of preauthorized transfer.* If you order us to stop payment three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

13. Returns and Refunds. If there is a problem or dispute with a purchase of goods or services, you must address it directly with the merchant involved. Refunds and returns are subject to the merchant's policies or applicable laws. If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card in place of cash.

14. Payment. Each time you use your Card, the amount of the transaction will be debited from your Account. You may not be allowed to exceed the balance available in your Account by any individual or series of purchases. Nevertheless, if you make a purchase that exceeds the balance in your Account (an "overdraft"), you will be fully responsible for the amount of your purchase that exceeded the balance in your Account. We also reserve the right to automatically debit such overdrafts from current or future money deposited to your Account or any other account you have with us. In such case, you agree to be responsible for payment to us for all overdrafts.

15. Using Your Card in a Foreign Country. 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. 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 "foreign 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 Account. 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 will be 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 a foreign fee, calculated as a percentage of your transaction amount. The percentage, if any, is listed on the Fee Schedule. We may assess the foreign fee on all foreign transactions, even in transactions that do not require currency to be converted.

16. Other Terms. Use of your Card is subject to all applicable rules and customs of any clearinghouse and other association involved in transactions. Your Card may not be used for any unlawful purpose. You agree that you will not use your Card for illegal internet-gambling or any transaction that is illegal under applicable law, or not permitted by network rules.

17. Use by Others. The person to whom the Card and Account was first issued is the "Primary Account Holder". The Primary Account Holder is at all times liable and responsible for all transactions, fees, and other activity with respect to the Card and Account. If you do provide access to your Card or Account to another person, 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 or Account.

18. Contact in the Event of Loss, Theft or Unauthorized Use; Your Liability for Unauthorized Transactions

A. Tell us AT ONCE if you believe your Card or PIN has been lost or stolen or if you believe an electronic fund transfer has been performed without your permission. Telephoning is the best way of notifying us and keeping your possible losses down. You may contact us by calling us toll-free at 888-863-0681 or by writing us at Focus Card Services, P.O. Box 551617, Jacksonville, FL 32255. If your Card has been lost or stolen, we will close your Card.

B. Zero Liability. You are generally protected from all liability for unauthorized transactions. However, if you do not tell us within 60 days after the earlier of the date you electronically access your Account, if the transaction could be viewed in your electronic history, or the

date we sent the first statement or transaction history on which the unauthorized transfer appears, you may not get back any money you lost after the 60 days if we can prove we could have stopped someone from taking the money if you had told us in time. Alternatively, we may require you to report an unauthorized transaction(s) within 120 days after the transfer or transaction allegedly in error was credited or debited to your Account.

C. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

19. Your Right to Dispute Errors

A. In case of errors or questions about your Card, call 888-863-0681 or write to Focus Card Services, P.O. Box 551617, Jacksonville, FL 32255, as soon as you can 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. We must allow you to report an error until 60 days after the earlier of the date you electronically access your Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. Alternatively, we may require you to report an unauthorized transaction(s) within 120 days after the transfer or transaction allegedly in error was credited or debited to your Account. You may request a written history of your transactions at any time by calling us at 888-863-0681 or writing us at Focus Card Services, P.O. Box 551617, Jacksonville, FL 32255.

B. You will need to tell us:

- Your name and your U.S. Bank Focus Card number;
- The dollar amount of the suspected error;
- Approximately when the error took place; and
- Describe the error or the transaction you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.

C. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days after speaking with us.

D. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your Account 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 it within 10 business days, we may not credit your Account until the investigation is complete, although we will still investigate your complaint or question. For errors involving new Cards (open less than 30 days), 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.

E. 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.

F. If you need more information about our error-resolution procedures, call us at the telephone number shown above.

20. Our Liability. If we do not complete a transfer to or from your Account 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 Account 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.

OUR RIGHTS UNDER THE AGREEMENT

21. Amendment, Termination and Other Rights

A. We may at any time change or terminate these terms and conditions, or transfer our rights under this Agreement. We do not give up our rights by delaying or failing to exercise them at any time. If any term of this Agreement is found by a court to be illegal or unenforceable; all other terms will still be in effect. Refer to www.usbankfocus.com for the most current version of the Agreement. You will be notified of any change in the manner required by applicable law. However, if the change is made for security purposes, we can implement such change without prior notice. We may terminate or suspend this Agreement or any features or services of the Card described herein at any time.

B. You may close your Account at any time. Account termination or closure, whether by you or us, will not affect prior transactions or obligations relating to your

Account existing at the time of termination.

C. From time to time, we may monitor telephone calls you make to us or our agents.

DISCLOSURE OF CARD INFORMATION

22. We will disclose information to third parties about your Card and Account or the transfers you make: (i) where it is necessary for completing transfers, (ii) in order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant, (iii) in order to comply with government agency or court orders, or (iv) if you give us your written permission.

ADDITIONAL INFORMATION

23. Program Information. You are electing to participate in the Focus Card program offered by your Sponsor that may be discontinued at some time in the future. If the program is discontinued, you will be notified in advance and given information about how to receive future payments by an alternate means. This program is provided by U.S. Bank National Association, which may contact you from time to time about this program or other services related to this program.

24. Role of Your Sponsor and Funder

A. Your Sponsor is responsible for providing information to you about any payment options and may be required to provide additional information about the Account or your payment options under applicable law. Your Sponsor is also responsible for providing us information about you to open your Account, which may include your name, date of birth, and physical address. If your relationship with your Sponsor ends, the terms, conditions and fees associated with your Account do not automatically change.

B. Your Funder is responsible for transferring funds to us to load into your Account. These funds will be transferred by your Funder to us and loaded into your Account by us according to the schedule agreed to by Funder and us. We have no obligation to you in the event your Funder delays in providing or fails to provide funds to your Account.

C. Your Funder may retain the right to deduct funds from the Account 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 to credit or debit funds to or from your Account 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 Account, you agree to not involve us in that dispute and to resolve that dispute solely with your Funder.

D. You acknowledge and agree that except as set forth in this section, your Sponsor and Funder shall not be liable for any claims by you in connection with this Agreement.

25. Cellular Phone Contact Policy. By providing us with a telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular number, you are expressly consenting to receiving communications—including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system—from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider.

26. ARBITRATION

A. This section does not apply to any dispute in which the amount in controversy is within the jurisdictional limits of, and is filed in, a small claims court. This Arbitration Provision shall not apply to a party who is a covered borrower under the Military Lending Act. These arbitration provisions shall survive closure of your account or termination of all business with us. If any provision of this section is ruled invalid or unenforceable, this section shall be rendered null and void in its entirety.

B. Arbitration Rules: In the event of a dispute relating to or arising out of your account or this Agreement, you or we may elect to arbitrate the dispute. At your election, the arbitration shall be conducted by either JAMS or the American Arbitration Association ("AAA") (or, if neither of these arbitration organizations will serve, then a comparable substitute arbitration organization agreed upon by the parties or, if the parties cannot agree, chosen by a court of competent jurisdiction). If JAMS is selected, the arbitration will be handled according to its Streamlined Arbitration Rules unless the Claim is for \$250,000.00 or more, in which case its Comprehensive Arbitration Rules shall apply. If the AAA is selected, the arbitration will be handled according to its Commercial Arbitration Rules. You may obtain rules and forms for JAMS by contacting JAMS at 1.800.352.5267 or www.jamsadr.com and for the AAA by contacting the AAA at 1.800.778.7879 or www.adr.org. Any arbitration hearing that you attend will take place in the federal judicial district in which you reside. Without regard to which arbitration body is selected to resolve the dispute, any disputes between you and us as to whether your claim falls within the scope of this arbitration clause shall be determined solely by the arbitrator, and not by any court.

C. Arbitration Process: Arbitration involves the review and resolution of the dispute by a neutral party. The arbitrator's decision will generally be final and binding. At your request, for claims made to consumer accounts, we will advance your filing and hearing fees for any claim you may file against us;

the arbitrator will decide whether we or you will ultimately be responsible for those fees. Arbitration can only decide our or your dispute and cannot consolidate or join claims of other persons who may have similar claims. There will be no authority or right for any disputes to be arbitrated on a class action basis.

D. Effects of Arbitration: If either of us chooses arbitration, neither of us will have the right to litigate the dispute in court or have a jury trial. In addition, you will not have the right to participate as a representative or member of any class of claimants, or in any other form of representative capacity that seeks monetary or other relief beyond your individual circumstances, pertaining to any dispute subject to arbitration. There shall be no authority for any claims to be arbitrated on a class action or any other form of representative basis. Arbitration can only decide your or our claim, and you may not consolidate or join the claims of other persons who may have similar claims, including without limitation claims for public injunctive or other equitable relief as to our other customers or members of the general public. Any such monetary, injunctive, or other equitable relief shall be limited solely to your accounts, agreements, and transaction with us. Notwithstanding the foregoing, any question as to the validity and effect of this class action waiver shall be decided solely by a court of competent jurisdiction, and not by the arbitrator.

The Focus Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. ©2018 U.S. Bank. Member FDIC.

CONTRATO DEL TITULAR DE LA TARJETA U.S. BANK FOCUS CARD™

(Fecha de vigencia 10/01/2018)

TÉRMINOS Y CONDICIONES PARA LA TARJETA U.S. BANK FOCUS CARD

Al activar, aceptar y usar la Tarjeta U.S. Bank Focus Card ("Tarjeta"), usted acepta cumplir los términos y condiciones incluidos en este Contrato del Titular de la Tarjeta Focus Card, así como también las Limitaciones de la Lista de Cargos y Transacciones, incorporados aquí como referencia (colectivamente como el "Contrato"), que va a regir el uso de su Tarjeta y su Cuenta. Su Tarjeta es una tarjeta de débito prepagada recargable marca Visa® emitida por U.S. Bank National Association ("U.S. Bank"), y su Tarjeta tiene acceso a su Cuenta de la Tarjeta U.S. Bank Focus Card ("Cuenta"). "Usted" y "su" se refieren a la persona o las personas que recibieron la Tarjeta de U.S. Bank y están autorizadas a usar la Tarjeta y la Cuenta como se indica en este Contrato. "Nosotros" y "nuestro" se refieren a U.S. Bank, nuestros sucesores, afiliados o designados. "Financiado" se refiere a la organización que proporciona el valor real en dólares, "los fondos" a su Tarjeta. El "Patrocinador" es el Financiado que inicialmente le ofrece la Tarjeta y la Cuenta. Lea detenidamente este Contrato y consérvelo para futuras referencias. Las leyes del estado de Ohio rigen la interpretación de este Contrato, sin dar efecto a conflictos de los principios legales de estas que pueda causar la aplicación de la ley de otro estado.

Su Tarjeta y su Cuenta no están conectadas de ningún modo con ninguna otra cuenta. No recibirá intereses sobre los fondos en su Cuenta. La Tarjeta no es una tarjeta de crédito. La Tarjeta no es para reventa. Esta Tarjeta es intranferible y podrá cancelarse, recuperarse o revocarse en cualquier momento, sin previo aviso sujeto a la ley vigente. Es posible que rehusemos procesar cualquier transacción que creamos que infringe los términos de este Contrato. Los fondos en la Cuenta están asegurados por la Corporación Federal de Seguro de Depósitos (Federal Deposit Insurance Corporation, "FDIC") hasta la cantidad máxima permitida por la ley.

ESTE CONTRATO CONTIENE UNA DISPOSICIÓN DE ARBITRAJE (INCLUIDA UNA EXENCIÓN DE ACCIÓN GRUPAL DE ARBITRAJE). ES IMPORTANTE QUE LEA DETALLADAMENTE LA SECCIÓN SOBRE LA DISPOSICIÓN DE ARBITRAJE.

INFORMACIÓN IMPORTANTE SOBRE PROCEDIMIENTOS PARA ABRIR UNA NUEVA CUENTA

Para ayudar al gobierno a luchar contra el financiamiento de actividades terroristas y de lavado de dinero, las leyes federales exigen que todas las instituciones financieras obtengan, verifiquen y registren información que identifique a toda persona que abre una cuenta. Lo que para usted significa que: Cuando abra una cuenta, le podremos solicitar su nombre, dirección, fecha de nacimiento y cualquier otra información que nos permita identificarle. De ser necesario, es posible que también le pidamos mostrar su licencia de conducir u otros documentos de identificación.

CÓMO USAR SU TARJETA

1. Activo Su Tarjeta; Selección de PIN. Usted puede activar su Tarjeta al llamarnos al 888.863.0681 (aceptamos llamadas de retransmisión) o visitarnos en línea en www.usbankfocus.com. Durante el proceso de activación, usted va a seleccionar un Número de Identificación Personal (PIN), el cual puede usar para conducir ciertas transacciones, tales como transacciones de punto de venta o de ATM. La Tarjeta y el PIN son proporcionados para su uso y protección, y usted está de acuerdo en asegurarse que solo usted conoce su PIN (no escriba su PIN en su tarjeta o se lo diga a nadie) y que nos notificará inmediatamente si su PIN ha sido afectado.

2. Uso de Su Tarjeta. Puede usar su Tarjeta y su Cuenta para realizar los tipos de transacciones

descritas en este Contrato:

- Pagar por bienes y servicios, con o sin reembolsos en efectivo, en tiendas y negocios que hayan acordado aceptar la Tarjeta ("transacciones en el punto de venta");
- Realizar transacciones en cajeros automáticos ("ATM");
- Transferencia de fondos hacia o desde otra Tarjeta Focus registrada a través de su Patrocinador; y
- Obtener efectivo de personal bancario de ventanilla de cualquier banco o cooperativa de crédito que acepte la red de la marca de su Tarjeta.

Se pueden aplicar cargos y límites de transacciones. No todos los tipos de transacción están disponibles para todos los programas. Vea "Límites de Transacción y Cargos de la Tarjeta" para más detalles.

3. Cómo cargar su tarjeta

A. Depósitos de su Patrocinador. Su Patrocinador puede depositar dinero (valor de depósito) en su Tarjeta en cualquier momento. El dinero depositado en la Cuenta está disponible para su uso de conformidad con este Contrato.

B. Otros Depósitos: Saldo Máximo Según cuál sea su programa, es posible que pueda realizar depósitos en efectivo a través de redes de recarga participantes, recibir depósitos directos de la cámara de compensación automática (automated clearing house, "ACH") de fuentes distintas a las de su Patrocinador, y depositar cheques a través de un servicio remoto tercerizado de captura de depósitos. Si estas opciones están disponibles para su Cuenta, recibirá información sobre los métodos de recarga disponibles con los materiales de su Tarjeta. Si su programa permite depósitos de otras fuentes que no sean de su Patrocinador, se le requerirá que tome otros pasos adicionales para verificar su identidad antes de acceder a estos servicios. A discreción nuestra, es posible que aceptemos un depósito en exceso de su límite de Saldo de Tarjeta Máximo mostrado en los Límites de la Transacción. Si permitimos dicho depósito en su Cuenta en una ocasión no es garantía de que cualquier tipo de depósito o depósitos en exceso al límite estipulado serán permitidos en el futuro. Todos los cheques y giros bancarios enviados por correo o directamente a nosotros serán devueltos, a menos que todo el monto se pueda aplicar al saldo negativo. En tal caso, el cheque o giro bancario puede o no ser usado para cubrir el saldo negativo a nuestra discreción.

i. *Recarga de Efectivo.* Tenga en cuenta que, si recarga su Tarjeta en redes de recarga, es posible que estas redes le cobren un cargo o establezcan límites de carga más bajos que los nuestros. Cada red de recarga puede definir los términos con respecto a qué fuentes (es decir, efectivo, cheque u otros) pueden usarse para depositar en la Cuenta. Por lo general, los fondos depositados a través de redes de recarga deben estar disponibles a más tardar el próximo día hábil, pero los tiempos y la disponibilidad de los depósitos a través de redes de recarga dependen de que la red de recarga complete la transacción.

ii. *Recarga de Cheques.* Si su programa se lo permite, usted puede depositar fondos adicionales a su Tarjeta a través de un servicio de captura remota de depósitos de terceros. Este servicio de terceros requiere que acepte los términos y condiciones del proveedor del servicio, incluyendo los cargos y descargar la aplicación móvil del proveedor del servicio. Por lo general, los fondos depositados a través de redes de recarga deben estar disponibles a más tardar el próximo día hábil, pero los tiempos y la disponibilidad de los depósitos a través de redes de recarga dependen de que la red de recarga complete la transacción.

iii. *Límites en Depósitos.* Además de las limitaciones en la sección de Limitaciones de Transacción, las limitaciones de transacción de abajo se aplican a los depósitos. Por esto, tenga en cuenta que un "día" es un período de 24 horas rotatorio.

El monto máximo de Depósitos de ACH es \$5,000 por depósito, 5 depósitos por día, no más de \$20,000 por día.

El monto máximo de Depósito por Recarga de Efectivo es 3 depósitos por día, no más de \$950 por día.

El monto máximo de Depósitos del Servicio de Recarga de Cheques (Ingo) es \$10,000 por depósito, 10 depósitos por día, no más de \$20,000 por día.

Todos los depósitos a su Tarjeta cuentan hacia el Límite de Crédito Diario Máximo mostrados en los Límites de la Transacción. Proveedores terceros pueden establecer límites más bajos.

4. Transferencias de Tarjeta a Tarjeta. Si su programa lo permite, usted puede transferir fondos disponibles de su Tarjeta a otra Tarjeta Focus que esté también registrada por o a través de su Patrocinador y puede recibir fondos de otro titular de tarjeta Focus de quien su Tarjeta esté registrada por o a través de su Patrocinador. Los fondos transferidos están disponibles el mismo día hábil en que la transferencia se ha completado. Visite www.usbankfocus.com o llame a Servicio para Titulares de Tarjetas al 888.863.0681 para confirmar disponibilidad de este servicio. Además de las limitaciones en la sección de Limitaciones de Transacción, las limitaciones de transacción de abajo se aplican:

El Monto de la Transferencia Máximo de otra Tarjeta es de \$2,500, 2 veces por día.

El Monto de la Transferencia Máximo hacia otra Tarjeta es de \$10,000, 2 veces por día

