



U.S. Bank Focus Card Guide

The Focus Card is available as an electronic option for receiving your pay. All youth that choose to be paid by “PayCard” will receive a new Focus Card. This guide will help you learn more about the Focus Card.

What is the Focus Card?

The Focus Card is a convenient and secure way of receiving your pay onto a Visa® prepaid debit card.

After I receive the card, how do I activate it?

Visit usbankfocus.com or download the U.S. Bank Mobile App to activate the card and choose your Personal Identification Number (PIN). You cannot use the card until it has been activated. Be sure to sign your name on the back of your card in ink. Your card is not valid unless it's signed. You may also call Cardholder Services at **877-474-0010**.

How do I check my balance?

Online – View account online at usbankfocus.com

Text¹/email – Sign up to receive email or text alerts when funds have been loaded to your account or when your balance gets low. You can also text **BAL** to **90831** to receive current balance information.

U.S. Bank Mobile App – Search for “U.S. Bank” in the App Store® or Google Play™

Phone – Call Cardholder Services at **877-474-0010**

ATM – Perform a balance inquiry at an ATM²

What if I received a card last year?

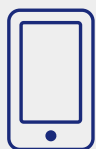
Any cards you received in previous years will not work for this year. You can call the number on the back of the card to identify if any funds are remaining from your earnings in the prior year. All funds from the current year will be loaded to your new Focus Card.

How do I make a purchase with the card?

The card works much like other prepaid or debit cards. You can use it online, over the phone, at grocery stores, retail stores, restaurants, medical offices, etc. It is important to know your account balance before making purchases.

When making a purchase, which selection (credit or debit) do I choose?

Select “Credit” or “Debit” to make a purchase. Select “Debit” to get ‘cash back’ with your purchase at participating merchants. (You will have to enter your PIN.)



Can I manage my account with my smart phone?

Yes. You can use the U.S. Bank Mobile App to check your account balance, enroll in and manage text¹ alerts, view your most recent transactions or search for the nearest in-network ATM location. Search for “U.S. Bank” in the App Store® or Google Play.

Do I need a PIN to use the card?

Yes and no. The card can be used to make signature-based purchases without a PIN. However, a PIN must be used for PIN-based purchases and for cash withdrawals at ATMs. You must choose your own PIN by visiting usbankfocus.com or calling Cardholder Services at **877-474-0010** after you receive your card.

What should I do if I forget my PIN?

You must visit usbankfocus.com or contact Cardholder Services at **877-474-0010** to reset your PIN.

Can I still get cash if I forget my PIN?

Yes. You can go to any Visa bank or credit union and ask the teller for a cash withdrawal.

Do I have to go to a U.S. Bank ATM or U.S. Bank branch to get cash?

No. You can get cash back with purchases at participating merchants throughout the United States such as grocery and convenience stores. Cash can also be obtained from any ATM or over the counter at any Visa bank or credit union. You must know your available balance (the teller will not have access to this information) and ask for a cash withdrawal in the amount you wish to withdraw. *Note: you may need to provide your driver's license to verify your identity. See your Fee Schedule for a list of ATM networks and how to locate the nearest ATM.*

How do I obtain information about fees or limits for the card?

Fees are located on the Fee Schedule sent to you with your card. In your card packet, you'll find details regarding how to add money, get cash, and what fees may be associated with using your card outside of the U.S. You will also find information regarding daily limits. You may view your fee schedule online by logging into your account at usbankfocus.com. You may also call Cardholder Services at **877-474-0010** to request fee information. See the U.S. Bank Focus Card Fee Schedule for Inactivity details.

What happens if my card is lost or stolen?

Call Cardholder Services at **877-474-0010** immediately to report your card lost/stolen and have a replacement card sent to you within 7-10 business days. You may also contact your manager or the Payroll/Human Resources Department to request a new card. You may not be responsible for any fraudulent activity that occurs on your card provided that you report the card missing in a timely manner.³



Who do I contact if I have questions about my card?

For all other questions about the card, you may log into your account at usbankfocus.com or contact Cardholder Services 24 hours a day, toll-free at **877-474-0010**.



¹ For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

² See Fee Schedule for details.

³ You are generally protected from all liability for unauthorized transactions with Zero Liability. You must call the number on the back of your Card immediately to report any unauthorized use. Certain conditions and limitations may apply. See your Cardholder Agreement for details.

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