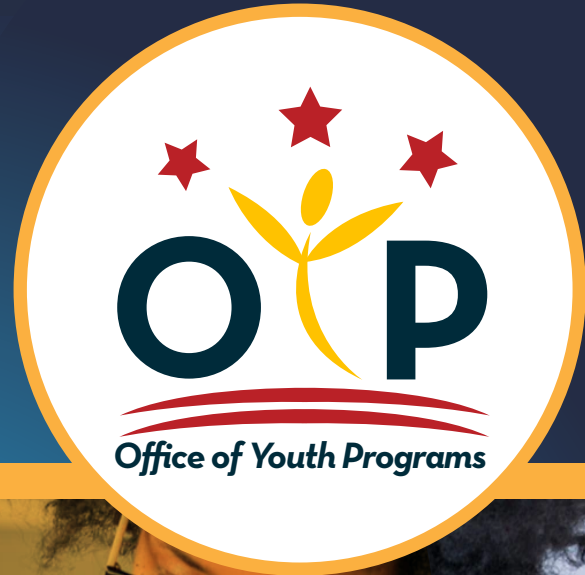


SYIP

SCHOOL YEAR
INTERNSHIP PROGRAM



2024 YOUTH AND PARENT INFORMATION PACKET



DISTRICT OF COLUMBIA
DEPARTMENT OF
EMPLOYMENT SERVICES

WE ARE WASHINGTON
DC GOVERNMENT OF THE
DISTRICT OF COLUMBIA
MURIEL BOWSER, MAYOR



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What is the School Year Internship?

The School Year Internship Program (SYIP) is a locally funded initiative sponsored by the Department of Employment Services (DOES). SYIP provides District youth ages 14 to 21 currently enrolled in High School (grades 9-12) with enriching and constructive school year intern experiences through subsidized placements in the private and government sectors.

Through SYIP, we strive to provide young people with the opportunity to:

- Earn money and gain meaningful internship experience;
- Learn and develop the skills, attitudes, and commitment necessary to succeed in today's world of work;
- Gain exposure to various career industries; and
- Interact with dynamic working professionals in a positive work environment.
- Explore opportunities beyond high school, post-secondary education, entrepreneurship, financial literacy and college acceptance plans.

Though SYIP is a year-round internship and training program, we aim to introduce youth to employers who will positively impact their future.

Employers in the Washington, DC, metropolitan area make this annual program possible by volunteering to serve as host employers and providing structured internship opportunities for youth during the school year.

When is SYIP?

SYIP will begin on Monday, October 2, 2023, and end on Saturday, June 1, 2024. (Youth are not paid for recognized holidays. See Page 9.)

Is participation in SYIP limited?

Yes, participation in SYIP is limited. We encourage youth to apply early and comply with all posted deadlines and eligibility requirements. SYIP will provide internships for District youth enrolled in High School, grades 9-12, and ages 14 to 21 on a first-come, first-served basis.

Completing an application does not guarantee enrollment into the program. DOES will provide eligible youth with an official enrollment letter if they submit all required documents by the specified deadlines and meet all eligibility criteria to participate. The enrollment letters will include your internship assignment.

How do I apply for SYIP?

Applications must be completed online at our website summerjobs.dc.gov, under the SYIP tab.

The online application will be available at noon on Thursday, June 1, 2023. Applications will be processed on a first-come, first-served basis and must be received by Saturday, July 1, 2023, at 11:59 PM.

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Space is limited, youth are encouraged to apply early!

To complete the application, you will need to provide your full Social Security Number, and valid email address. Youth can obtain an email account from providers listed below.

- Google/Gmail - www.gmail.com
- Yahoo - www.yahoo.com
- AOL - www.aol.com

Please note applicants must have their own email addresses.

What if I don't have Internet access at home?

If you do not have Internet access at home, you may contact the Office of Youth Programs at youthjobs@dc.gov or 202-698-3492 to schedule an appointment to complete your application.

What happens after I complete the online application?

Now that you have completed the first step in the application process, there are a few more steps to complete.

Next Steps: CERTIFICATION PROCESS

To become certified for 2023-2024 SYIP, you must complete the following tasks:

1. Complete the SYIP W-4 tax form in your youth portal.
2. Complete the SYIP "My Banking Quiz" in your youth portal.
IMPORTANT: Failure to complete tasks 1 & 2 by Saturday, August 19, 2023, will result in exclusion from SYIP.
3. Submit all eligibility documents by your assigned date and time.
DOES will assign your SYIP certification date and time based on your application date, **ONCE YOU HAVE COMPLETED TASKS 1 and 2.**
The final day for submitting all eligibility documents is Saturday, August 19, 2023.

IMPORTANT: Prospective participants will have the opportunity to submit the required documentation virtually or in-person during a scheduled Certification event.

Failure to complete task 3 by Saturday, August 19, 2023, will result in exclusion from SYIP. You will NOT be permitted to participate, and your application will no longer be considered.

Don't forget to check your youth portal for your certification status. A green check will be visible in your SYIP Youth Portal once all the required documents are received, and the information submitted is verified. ****The verification process may take an additional 7-10 business days from the day your documents are submitted.****



A full list of acceptable documents is available on our website. You may also log into your SYIP Youth Portal at www.summerjobs.dc.gov for a list of documents certifying eligibility.

If you do not complete the required steps by the posted deadlines, you will forfeit your space in the 2023-2024 SYIP.

What are the expectations for youth participants?

SYIP is not a program where youth just “sign up” and get a check. Once you are certified as eligible to participate and receive your internship assignment, you will be expected to report to your internship as scheduled and follow all rules established by your supervisor.

You are expected to be active, engaged and always put forth your best effort while at the internship. If you are unable to maintain good standing with your host site, you will be subject to termination from the program. You can be potentially excluded from participation in SYIP in future years.

Can college students participate in SYIP?

No, college students are not permitted to participate in SYIP.

How do I get SYIP updates after I apply?

When applying for SYIP, you will be asked to enter your email address and create a password. Make sure you choose a password that you can remember since you will need the password to log into your SYIP Youth Portal.

The Youth Portal is a great place to get firsthand information about SYIP. Log in regularly to receive important updates about additional steps that will be required before the start of SYIP.

Throughout the course of SYIP, you will be able to log in and see your total hours interned, and you will be able to track your performance.

How will I be matched to a internship?

Host sites can screen, interview, and select specific youth from our eligible applicant pool.

Eligible youth applicants can access an online database to view and apply for specific internships. Host sites can access a database that lists all eligible youth and shows all youth who have applied for their posted internship positions.

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Host sites will be able to view youth resumes and contact information so they can begin conducting telephone interviews. It is important that you use the resume tool inside your portal. This is a very user-friendly tool to help you to create an effective resume.

Youth will be matched based on host sites' selections and the interests they list on their online application by September 15. It is important that you spend time on your resume and that you carefully answer the questions about your career interests.

How will participants get paid?

Debit Cards and Direct Deposit

All youth have the option to use direct deposit with their own existing or newly created bank accounts through a partnership with Bank On DC. Youth ages 14 to 17 have the option to receive direct deposit if they sign up for a non-custodial account through the District Government Employees Federal Credit Union. Youth ages 18-21 can elect to sign up for a regular banking account through one of our trusted banking institutions or use their own personal accounts previously established.

***Youth are prohibited from using CashApp, Venmo, Zelle and Chime as their direct deposit accounts.**

Important Information about your US Bank VISA Debit Card*

- New Participants will be issued a US Bank VISA Debit Card directly from US Bank.
- Returning Participants will not receive a new US Bank VISA Debit Card. Youth should use their bank card from the previous year.
- You will receive your US Bank VISA Debit Card in the mail to the address you provided on your SYIP 2024 application. If this address changes after October 2, 2023, you must come into our office (OYP 4058 Minnesota Avenue, NE, Suite 2100, Washington, DC 20019) to prove your updated DC residency.
- Your pay will be deposited into an independent account associated with your personal US Bank VISA Debit Card.
- To use your US Bank VISA Debit Card, you must first activate it by following the directions in your card package.
- The US Bank VISA Debit Card will allow you to access your pay via an Automated Teller Machine (ATM), a local bank, or by making purchases at local stores.

If you do not have your US Bank VISA Debit Card by the first pay date or if you have ANY problems with your card (e.g., lost or stolen card, forgotten PIN number, or card transaction problem) you must call U.S. Bank Cardholder Services at 1-877-474-0010. Issuer Statement: The US Bank Focus Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. (c)2023 U.S. Bank. Member FDIC.

**see addendum to US Bank Card Visa Debit Card Disclosure Form on page 12*

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Payroll Information

Time, Attendance, and Payroll

All SYIP participants will be compensated for time interned up to the maximum allowable hours permitted. Interns cannot make up intern hours and will not receive pay for observed holidays. Interns will see a reduction in hours for these weeks shown.

Pay Rate and Maximum Intern Hours By Age Group

AGES	PAY RATE/HOUR	MAXIMUM HOURS
14-21 years	\$10.00	8 hours per week

2024 Pay Dates

Pay Period	Pay Date
Pay Period 1 (10/2/2023 -10/7/2023)	Friday, October 20, 2023
Pay Period 2 (10/8/2023 -10/21/2023)	Friday, November 3, 2023
Pay Period 3 (10/22/2023 -11/4/2023)	Friday, November 17, 2023
Pay Period 4 (11/5/2023 -11/18/2023)	Friday, December 1, 2023
Pay Period 5 (11/19/2023 -12/2/2023)	Friday, December 15, 2023
Pay Period 6 (12/3/2023 -12/16/2023)	Friday, December 29, 2023
Pay Period 7 (12/17/2023 -12/30/2023)	Friday, January 12, 2024
Pay Period 9 (12/31/2023 -1/13/2024)	Friday, January 26, 2024
Pay Period 10 (1/14/2024 - 1/27/2024)	Friday, February 9, 2024
Pay Period 11 (1/28/2024 - 2/10/2024)	Friday, February 23, 2024
Pay Period 12 (2/11/2024 - 2/24/2024)	Friday, March 8, 2024
Pay Period 13 (2/25/2024 - 3/9/2024)	Friday, March 22, 2024
Pay Period 14 (3/10/2024 - 3/23/2024)	Friday, April 5, 2024
Pay Period 15 (3/24/2024 - 4/6/2024)	Friday, April 19, 2024
Pay Period 16 (4/7/2024 - 4/20/2024)	Friday, May 10, 2024
Pay Period 17 (4/21/2024 - 5/4/2024)	Friday, May 24, 2024
Pay Period 18 (5/5/2024 - 5/18/2024)	Friday, June 14, 2024
Pay Period 19 (5/19/2024 - 6/1/2024)	Friday, June 28, 2024

Some pay periods include a holiday. Youth will not be permitted to intern on nationally recognized holidays and will not be permitted to make up this day. See holidays below:

Holiday	Date
Indigenous Peoples' Day	Monday, October 9, 2023
Veterans Day	Friday, November 10, 2023
Thanksgiving Day	Thursday, November 23, 2023
Christmas Day	Monday, December 25, 2023

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New Year's Day	Monday, January 1, 2024
Dr. Martin Luther King, Jr.'s Birthday	Monday, January 15, 2024
President's Day	Monday, February 19, 2024
D.C. Emancipation Day	Tuesday, April 16, 2024
Memorial Day	Monday, May 27, 2024

Important Information about Getting Paid

- Your pay will be based on the paper timesheet you sign in and sign out on each day.
- You will be required to sign the weekly timesheet to confirm the recorded hours' accuracy.
- You will only be paid for the time that you interned.
- You will not be paid for observed holidays outlined above. In this case you will receive 6 hours for the week a holiday falls in.
- You will not be paid for days or hours you did not intern.
- On payday, your pay will be deposited on your US Bank VISA Debit Card or into your bank account.

Participants are not permitted to use CashApp, Venmo, Zelle, and Chime accounts for direct deposit.

W-4 Tax Form Information

All SYIP applicants are REQUIRED to complete a W-4 tax form. **You will NOT be able to move on to the next steps until your W-4 tax form is complete.** The purpose of the W-4 tax form is simple; it is used by your employer to withhold the proper amount of federal income tax from your paycheck.

If you need assistance with completing your W-4 tax form, please contact the IRS at [irs.gov](https://www.irs.gov) or (202) 803-9000 or seek guidance from a parent or guardian. The Office of Youth Programs is excluded from providing guidance on how to complete your W-4 tax form: we will only ensure that your W-4 tax form is completed. Applicants **MUST** complete the W-4 tax form by August 19, 2023.

Payroll Problem Resolution

If you think you have been paid incorrectly, don't panic or stop reporting to your internship. Just follow these steps:

Step 1: Double check to see if there really is an error.

Some things with your paycheck might lead you to believe you have a pay problem; but your pay is actually accurate. Some common things that can cause confusion are:

- Forgetting about a holiday. You will not be paid for the holidays listed on page 8.
- Forgetting about taxes. All youth will have taxes withheld.
- Forgetting about days you were absent or forgetting to sign in and out each day. You will only be paid for hours you interned.

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- Forgetting about your pay for the most recent two (2) weeks that you interned. Please refer to the pay schedule to identify which weeks are included for each pay day.

Step 2: If there is a dispute in hours interned or time recorded, you should do the following:

1. Notify your Supervisor as soon as possible to address the issue.
2. Once your Supervisor confirms and reports the issue, you will receive your correct pay within 48-72 hours.
3. If you and your Supervisor disagree, call the SYIP Support Center directly at 202-698-3492 to report the pay problem to SYIP staff.

The SYIP office will investigate all reported pay disputes by contacting your Supervisors to collect information, confirm hours, and determine the resolution. Supervisors must report payroll issues in the Time Management System (TMS). TMS can be used to report instances where youth have not received timely pay or believe they were paid less than the total hours interned. Once the Supervisor confirms a pay dispute, DOES will resolve the pay issue within 48-72 hours.

If your supervisor verifies and resolves your pay issue, any additional funds owed to you will be added to your SYIP US Bank VISA Debit Card or the bank account you provided.

SYIP Policies and Procedures

As a participant in 2023-2024 SYIP, you must obey program rules and regulations assigned by your Supervisor at your internship.

Additionally, all youth are expected to adhere to the following rules:

- Know your Supervisor's name, telephone number, and office location. If you are going to be absent or late, contact your Supervisor.
- Know your assigned internship hours and stick to them. Report to your internship on time and sign in and out each day on the timesheet provided by your Supervisor.
- Remain actively engaged in assigned tasks. Ask your Supervisor for additional instructions when you have completed an assignment or need assistance.
- Listen, pay attention, and follow directions.
- Always do your best and when in doubt, ask questions.
- Dress appropriately for your internship environment. Adhere to the dress code policy provided by your Supervisor.
- Be respectful, courteous, polite, and professional.

Participant Absenteeism

Participants are required to give advance notice of anticipated absences regardless of the reason. If this cannot be done in person, the participant must call the Supervisor immediately to report the anticipated absence.



Participants can be terminated from their SYIP position when:

- The participant is absent more than three (3) consecutive days without communicating with the Supervisor about the anticipated absences.
- The Supervisor determines the participant has been absent too frequently or is establishing a pattern of absenteeism. Youth may be terminated for missing three (3) consecutive internship days without notifying the Supervisor.

Participants will **not** be paid for any absences.

Transfers

All requests to transfer from your internship must first be communicated to your Supervisor.

You must complete a Transfer Request Form stating the reason for the transfer from the host site.

Please do not stop going to your internship or report to another program or site until the transfer process is complete.

SYIP staff will transfer participants when the following circumstances apply:

- Safety issue (e.g. youth must provide a police report when applicable)
- Health concerns (e.g. youth must provide a written doctor's statement supporting their transfer request)
- Site closure
- Other approved extenuating circumstances

Participants will NOT be compensated unless they report to the internship ASSIGNED BY THE SYIP. SYIP will notify participants in writing once the transfer is received and once it is approved or denied. Participants are not permitted to report

Participants are not permitted to report to a host site which they are not assigned. All host site assignments are visible in the participant portal and designated by the Office of Youth Programs (OYP) only.

A participant's failure to report to the assigned host site will result in forfeiture of pay for days in attendance at the incorrect site.

Termination Procedure

Supervisors may request that a participant be terminated from the internship; however, they must ensure all incidents leading to termination are documented and submitted to SYIP staff.

If the program staff feels termination is appropriate, they will complete a Termination Request Form. SYIP staff will email an official termination notice to the participant.

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In the event of a termination for violent or illegal behavior, youth must be dismissed from the internship. The Office of Youth Programs conducts the official dismissal.

If a participant believes the termination was wrongful, the participant may contact the SYIP office at 202-698-3492 to schedule an appointment with a representative.

Participants may face termination from the internship for any of the following reasons:

- **Drugs:** Possession, sale, or use of illegal drugs, including marijuana or alcohol while on the internship – this could lead to legal action.
- **Excessive Absenteeism:** Failure to report to internship on three (3) consecutive intern days without prior approval.
- **Disruptive Behavior:** Fighting, physical, verbal or cyber assaults/ cyber-bullying, or any act that endangers the well-being of coworkers – this could lead to legal action.
- **Theft:** Stealing property from the site, employees, or other participants could lead to legal action.
- **Falsifying Documents:** Falsifying your time records or those of other youth employees; signing another participant's time record; attempting to pick-up or use another participant's debit card or personal identification number (PIN).
- **Insubordination:** Refusal to adhere to SYIP or the internship's rules and regulations.
- **Harassment:** Verbal, sexual, or physical – this could lead to legal action.

SYIP will notify participants in writing once the Termination Request Form is received and once it is approved or denied.

Grievance Procedure Policy

SYIP participants are protected from any discrimination on the internship, including sexual harassment, gender identity and expression discrimination, other forms of harassment, and a hostile internship environment.

SYIP provides a process by which the complaints or grievances of participants will be impartially aired and addressed. SYIP participants are protected by the D.C. Human Rights Act of 1977.

Participants who believe that they have been exposed to discrimination or that they have been unfairly treated should follow the procedures outlined below:

1. Discuss the issue with the Supervisor or SYIP staff.
2. The participant should prepare a written statement that describes the alleged incident.
3. If the issue is not resolved or if the issue involves the Supervisor, contact the SYIP Support Center at 202-698-3492.
4. The Program Liaison and SYIP Monitor will work to resolve the grievance.



Inclement Weather Policy

The Supervisor is required to monitor weather reports from qualified sources (e.g. newspaper, radio station, and television news or weather service). When outdoor temperatures are 95 degrees Fahrenheit or higher, the Supervisor is required to make special allowances for SYIP participants interning outdoors (e.g., youth interning outdoors must be allotted ten (10) minutes per intern hour for a rest period in a shaded area with an adequate supply of water).

The participant will be compensated for this time. It should not be reflected on the timesheet or in the timekeeping system.

If the District is experiencing a Code Red day, as determined by the appropriate authorities, outdoor internships and activities must be canceled. If there are no suitable indoor activities, consult your supervisor for further instructions. If youth do not report to internships on a Code Red day and activities are subsequently canceled, they will not be compensated for the day.

Gender Identity & Expression

The D.C. Human Rights Act prohibits discrimination against a person in employment, housing, public accommodations, or educational institutions based on that person's actual or perceived gender identity or expression. The D.C. Human Rights Act defines gender identity or expression as "gender-related identity, appearance, expression, or behavior of an individual, regardless of the individual's assigned sex at birth."

As it relates to employment, the Human Rights Act bars unlawful discriminatory practices, including the following:

- Failing to hire or promote;
- Engaging in disparate treatment;
- Engaging in unlawful termination and transfers;
- Engaging in verbal or physical harassment;
- Creating a hostile environment, in-person or virtually;
- Failing to make a reasonable accommodation when requested by the employee; and
- Denying access to restrooms and other gender-specific facilities that are consistent with the employee's gender identity or expression.

Harassment and Hostile Work Environments

All harassment and actions that create a hostile environment, in-person or virtually, based on gender identity or expression shall be prohibited. The following behaviors may constitute evidence of unlawful harassment and a hostile environment:

- a. Deliberately misusing an individual's preferred name, form of address, or gender-related pronoun;
- b. Asking personal questions about an individual's body, gender identity or expression, or gender transition;



- c. Causing distress to an individual by disclosing to others that the individual is transgender; and
- d. Posting offensive pictures or sending offensive electronic or other communications.

Who do I contact for more information?

SYIP dates and information are subject to change. For the most up-to-date information about 2020 SYIP, please visit: summerjobs.dc.gov

If you have additional questions or need help completing your application, contact us at:

DC Department of Employment Services Office of Youth Programs
School Year Internship Program
4058 Minnesota Avenue NE, 2nd Floor Washington, DC 20019
202-698-3492 (office)
202-698-5813 (fax)
youthjobs.dc.gov

We look forward to working with you!

DOES is an Equal Opportunity Employer/Provider. Language interpretation services are available without cost. Auxiliary aids and services are available upon request for individuals with disabilities.

U.S. Bank Focus Card Pre-Acquisition Disclosure
 Program Number: DC Core 2

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 \$2.00 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. One of them is:			
Card Replacement (standard or rush)			5.00* or \$25.00*

*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

Program Number: DC Core 2

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® or Allpoint® ATM networks. Locations can be found at usbank.com/locations or moneypass.com/atm-locator.html or allpointnetwork.com .
ATM Withdrawal (out-of-network)	\$2.00	This is our fee per withdrawal. "Out-of-network" refers to all the ATMs outside of the U.S. Bank or MoneyPass or Allpoint 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 or Allpoint ATM networks. Locations can be found at usbank.com/locations or moneypass.com/atm-locator.html or allpointnetwork.com .
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 or Allpoint 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 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, New York, and Pennsylvania workers, all international purchase fees are waived.
International ATM Withdrawal	\$2.00	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	\$20.00	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, New York 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.
Other Third-Party Fees	Varies by provider	Some third-party service providers like person-to-person payment services or mobile wallet providers may charge you a fee for using your card to make payments.

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 1-877-474-0010, 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.

Important information: Fee waivers for workers of a particular state are applied based on information from the sponsoring employer regarding your state of employment.

CR-21506280

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, New York, Pennsylvania, or Vermont**, the following disclosures are applicable. Additionally, please review the U.S. Bank Focus Cardholder Agreement and Fee Schedule provided with this document for a complete list of terms and fees associated with the card.

Payroll Options. You have several options for receiving your pay, including the Focus Card direct deposit to another account, or a check. Use of the Focus Card is voluntary. You are not required to accept your wages on the Focus Card. You may change the method by which you receive your pay at any time. Please see your employer for details.

Access to Your Wages at No Charge. You own wages and other funds loaded to your payroll card. There are several ways to access your pay loaded to the Focus Card 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 network indicated on the front of your card (either Visa® or Mastercard®). 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. *Some transactions, services and methods of cash access may have fees.* The Fee Schedule provided to you together with this disclosure contains a list of all 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. Your employer may not charge you fees for the payroll card. *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, at no cost, 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. There are no overdraft fees associated with the Focus Card, and the card cannot be linked to any type of credit.

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. Funds loaded to your card do not expire.

Important Information. Fee waivers for workers of a particular state are applied based on information regarding your state of employment received during the registration process. Changes may only be made by your sponsoring employer.

Additional Disclosures Required for Minnesota Employees

Consent. You should receive a copy of the signed written consent from your employer, and the consent must include the terms and conditions of the payroll card account option.

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

Change in Payment Option. You may request to be paid using another method allowed by law, using a form your employer must provide you. Your employer must begin payment using the new method within 14 days of receiving your request.

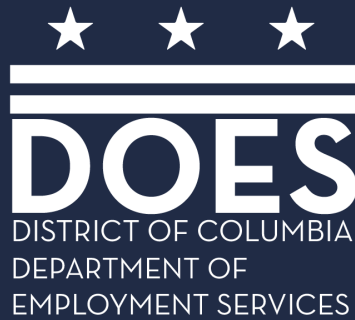
Personal Information. Unless you consent in writing, information generated by your possession or use of the Focus Card or card account may only be used to process transactions and administer the card and card account.

Additional Disclosures Required for New Hampshire Employees

Consent. The written consent must include the terms and conditions of the payroll card account option.

Change in Terms. Your 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 you to continue paying your wages to the payroll card after the change. Your employer is responsible for any increase in fees charged to you before written notice of the change is provided to you.

The Focus Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. or Mastercard International Incorporated. Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated.



Office of Youth Programs

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School Year Internship Program

4058 Minnesota Avenue NE, Second Floor Washington, DC 20019

Phone: 202-724-7000 | **Fax:** 202-673-6993 | does.dc.gov