

MAYOR MARION S. BARRY, JR.

MBSYEP

SUMMER YOUTH EMPLOYMENT PROGRAM



2024

YOUTH AND PARENT INFORMATION PACKET



DISTRICT OF COLUMBIA
DEPARTMENT OF
EMPLOYMENT SERVICES



GOVERNMENT OF THE
DISTRICT OF COLUMBIA
MURIEL BOWSER, MAYOR

Contents

What is the Mayor Marion S. Barry Summer Youth Employment Program?	1
When is MBSYEP?	1
Is participation in MBSYEP limited?	1
What if I don't have Internet access at home?	2
What happens after I complete the online application?	2
What are the expectations for youth participants?	3
Can college students participate in MBSYEP?	3
How do I get MBSYEP updates after I apply?	3
How will I be matched to a job?	4
How will youth participants get paid?	4
Payroll Information	5
Payroll Problem Resolution	6
MBSYEP Policies and Procedures	6
Whom do I contact for more information?	11

MAYOR MARION S. BARRY, JR.

SUMMER YOUTH EMPLOYMENT PROGRAM



What is the Mayor Marion S. Barry Summer Youth Employment Program?

The Mayor Marion S. Barry Summer Youth Employment Program (MBSYEP) is a locally funded initiative sponsored by the DC Department of Employment Services (DOES) that provides District youth ages 14 to 24 with enriching and constructive summer work experiences through subsidized placements in the private and government sectors.

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

- Earn money and gain meaningful work experience;
- Learn and develop the skills, attitudes, and commitment necessary to succeed in today's world of work;
- Gain exposure to various exciting career industries; and
- Interact with dynamic working professionals in a positive work environment.

Though MBSYEP is a short-term employment and training program, our goal is to introduce our 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 job opportunities for youth during the summer.

When is MBSYEP?

MBSYEP will begin on Monday, June 24, 2024 and will end on Friday, August 2, 2024 (Thursday, July 4th is an observed holiday and youth will not be paid for this day).

Is participation in MBSYEP limited?

Yes, participation in MBSYEP is limited, and we encourage youth to apply early and comply with all posted deadlines and eligibility requirements. MBSYEP will provide jobs for District youth ages 14 to 24 on a first-come, first-served basis.

Completing an application does not guarantee that all youth will receive a job this summer. If space is available, DOES will provide eligible youth with an official job assignment notice, if they submit all required documents by the specified deadlines and meet all eligibility criteria to participate.

How do I apply for MBSYEP?

Applications must be completed online at our website www.summerjobs.dc.gov.

The online application will be available beginning Monday, January 22, 2024, at 12pm. Applications will be processed on a first-come, first-served basis and must be received by Wednesday, March 6, 2024, at 11:59 pm. Space is limited, so youth are encouraged to apply early!

MAYOR MARION S. BARRY, JR.

SUMMER YOUTH EMPLOYMENT PROGRAM



In order to complete the application, you will need to provide your full Social Security Number, and you will need to have a valid email address. If you do not have your own email address, then you can obtain a free email account from a variety of email providers. Here are three sites where you can go to create a free email account:

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

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 summerjobs.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: 2024 ENHANCED CERTIFICATION PROCESS

In order to become certified for 2024 MBSYEP, you must complete the following tasks:

1. Complete the MBSYEP W-4 tax form in your youth portal.
2. Complete the MBSYEP "My Banking Quiz" in your youth portal.
IMPORTANT: Failure to complete tasks 1 & 2 by Friday May 31, 2024 at 11:59pm will result in exclusion from MBSYEP.
3. Submit all eligibility documents by your assigned date and time.
DOES will assign your MBSYEP 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, March 23, 2024..

IMPORTANT: Prospective participants will have the opportunity to submit the required documentation in-person during a scheduled Certification session. Prospective participants will be invited to an in-person certification session. The option to submit documentation via a virtual process will also be available for college students, who are unable to attend an in-person Certification session. Contact SummerJobs@dc.gov for more information.

Failure to complete task 3 by Saturday, March 23, 2024, will result in exclusion from MBSYEP. 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 MBSYEP Youth Portal once all the required documents are received, and the information submitted is verified. **The verification process may take additional 7-10 business days from the day your documents are submitted.**

MAYOR MARION S. BARRY, JR.

SUMMER YOUTH EMPLOYMENT PROGRAM



A full list of acceptable documents is available on our website. You may also log into your MBSYEP Youth Portal at summerjobs.dc.gov for the list of acceptable documents.

If you do not complete the required steps by the posted deadlines, you could potentially forfeit your space in the 2024 MBSYEP.

What are the expectations for youth participants?

MBSYEP is not a program where youth just “sign up” and get a check. Once you have completed the 2024 MBSYEP application, you will need to submit all the required eligibility documents and complete the mandatory on-line orientation before you are certified as eligible to participate and receive your summer job assignment. You will be expected to report to your worksite as scheduled and follow all rules established by your employer.

You are expected to be active, engaged, and always put forth your best effort while on the job. If you are unable to maintain good standing with your employer, you will be subject to termination from the job and can be potentially excluded from participation in MBSYEP in future years.

Can college students participate in MBSYEP?

College students who are DC residents and meet the age requirement for the program, are permitted to apply. College students, like all applicants, must apply online at summerjobs.dc.gov.

If you are a DC resident who attends college outside of the DC Metro Area, you will be required to submit eligibility documentation. College students should contact SummerJobs@dc.gov for more information on submitting documents.

The deadline to submit the required documents is by Saturday, March 23, 2024.

How do I get MBSYEP updates after I apply?

When applying for MBSYEP, 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 this in order to log into your MBSYEP Youth Portal.

The MBSYEP Youth Portal is a great place to get firsthand information about MBSYEP. Log in regularly to receive important updates about additional steps that will be required before the start of MBSYEP. Some of these steps will include submitting a resume or self-profile, applying for specific jobs, and more!

Throughout the course of MBSYEP, you will be able to log in and see your total hours worked, and view your pay stub.

MAYOR MARION S. BARRY, JR.

SUMMER YOUTH EMPLOYMENT PROGRAM



How will I be matched to a job?

Employers will have the ability to screen, interview, and select for employment specific youth from our eligible applicant pool.

Eligible youth applicants will have the opportunity to access an online database to view and apply for specific jobs. Employers will be able to access a database that lists all eligible youth and shows all youth who have applied for their posted job positions. Employers will be able to view youth resumes and contact information so they can begin conducting telephone interviews.

DOES will sponsor the MBSYEP 2024 Career Exploration Fair. This event will be open to all eligible youth applicants and will provide an opportunity for youth to meet employers and gain additional information about available summer job opportunities. Employers will have the ability to interview candidates on the spot and select youth for employment.

DOES will send all eligible employers and youth an invitation to participate in the MBSYEP 2024 Career Exploration Fair.

Youth and Host Employers will have until **Friday, May 31, 2024**, to make their final selections.

Youth will be matched based upon selections made by employers and also by the interests they list on their online application. It is important that you spend time on your resume and that you carefully answer the questions about your career interests.

How will youth 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, or youth can opt to receive a VISA Debit Card from US Bank.

***Youth are prohibited from using CashApp, Venmo, Zelle, Chime or other similar on-line banking platforms as their direct deposit accounts.**

Important Information about your VISA Debit Card

Youth will be issued a VISA Debit Card directly from US Bank.*

- You will receive your Debit Card in the mail to the address you provided on your MBSYEP 2024 application.
- Your pay will be deposited into an independent account associated with your personal Debit Card.
- To use your VISA Debit Card, you first need to activate it by following the directions included in your card package.
- The VISA Debit Card will allow access to pay via an Automated Teller Machine (ATM), a local bank or by making purchases at local stores that accept this form of payment.

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

MAYOR MARION S. BARRY, JR.

SUMMER YOUTH EMPLOYMENT PROGRAM



If you do not have your 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 US Bank at 1-877-474-0010.

Payroll Information

Participants will only be compensated for time worked up to the maximum allowable hours permitted by MBSYEP. Participants will receive an earnings statement in their youth portal for each pay period.

Pay Rate and Maximum Work Hours By Age Group

AGES	PAY RATE/HOUR	MAXIMUM HOURS
14-15 years	\$6.25	20 (16 for the week of the 4th of July)
16-21 years	\$9.00	25 (20 for the week of the 4th of July)
22-24 years	\$17.00*	30 (24 for the week of the 4th of July)

*Pay rate will increase to \$17.50 beginning July 1.

2024 Pay Dates

PAY PERIOD	PAY DATE
Pay Period 1 (June 24 - June 29)	Wednesday, July 10
Pay Period 2 (June 30 - July 13) *	Wednesday, July 24
Pay Period 3 (July 14 - July 27)	Wednesday, August 7
Pay Period 4 (July 28 - August 2)	Wednesday, August 14

*Pay period 2 includes a holiday. Youth will not be permitted to work on Thursday, July 4th and will not be permitted to make up this day. Youth will not be paid for Thursday July 4th.

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 accuracy of the hours recorded.
- You will only be paid for the time that you worked.
- You will not be paid for Thursday, July 4th.
- You will not be paid for days or hours you did not work.
- On payday, your pay will be deposited on your VISA Debit Card or into your bank account.

*Participants are not permitted to use CashApp, Venmo, Zelle, Chime or similar on-line banking platforms for direct deposit.

W-4 Tax Form Information

ALL MBSYEP 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 Saturday March 23, 2024.

Payroll Problem Resolution

If you think you have been paid incorrectly, don't panic, or stop reporting to work. 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 in actuality, your pay is accurate. Some common things that can cause confusion are:

- Forgetting about a holiday. You will not be paid for Thursday, July 4.
- 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 actually worked.
- Forgetting about your pay for the most recent two (2) weeks that you worked. 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 worked or time recorded, you should do the following:

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

The MBSYEP office will investigate all reported pay disputes by contacting Worksite 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 in which youth have not received timely pay or believe they were paid less than the total hours worked. Once a pay dispute is confirmed by the Supervisor, DOES will resolve the pay issue within 48-72 hours.

If your pay issue is verified and resolved by your Supervisor, any additional funds owed to you will be added to your MBSYEP VISA Debit Card or to the bank account you provided.

MBSYEP Policies and Procedures

As a participant in the 2024 MBSYEP, you must obey the rules and regulations, as well as those assigned by your Supervisor at your job site.

All youth are expected to adhere to the following rules:

- Know your Supervisor's name, telephone number, and the office location. If you are going to be absent or late, contact your Supervisor.
- Know your assigned work hours and stick to them. Report to work on time and sign in and out each

MAYOR MARION S. BARRY, JR.

SUMMER YOUTH EMPLOYMENT PROGRAM



- 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.
- Do your best at all times and when in doubt, ask questions.
- Dress appropriately for your work 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 from work, regardless of the reason. If this cannot be done in person, the participant must call the Worksite Supervisor immediately to report the anticipated absence.

Participants can be terminated from their MBSYEP position when:

- The participant is absent more than three (3) consecutive days without communicating with the Supervisor about the anticipated absences.
- The Worksite 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 workdays without notifying the Supervisor.

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

Transfers

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

You will be required to complete a Transfer Request Form stating the reason for the transfer from the worksite.

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

MBSYEP 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

MAYOR MARION S. BARRY, JR.

SUMMER YOUTH EMPLOYMENT PROGRAM



Participants will NOT be compensated unless they report to the worksite ASSIGNED BY THE MBSYEP. MBSYEP will notify participants in writing once the transfer is received and once it is approved or denied.

Participants are not permitted to report to a work site which they are not assigned. All work 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 work site will result in forfeiture of pay for days in attendance at the incorrect site.

Termination Procedure

Worksite Supervisors may request that a participant be terminated from the worksite; however, they must ensure that all incidents leading to termination are documented and submitted to MBSYEP staff and Employer/Host Coordinator.

If the Employer/Host Coordinator feels termination is appropriate, they will complete a Termination Request Form. MBSYEP staff will email an official termination notice to the participant.

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

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

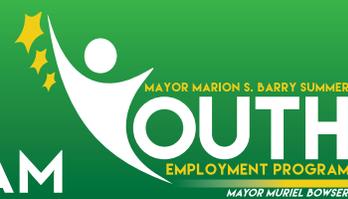
Participants may face termination from the worksite for any of the following reasons:

- **Drugs:** Possession, sale, or use of illegal drugs, including marijuana or alcohol while on the job – this could lead to legal action.
- **Excessive Absenteeism:** Failure to report to work on three (3) consecutive workdays 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 worksite, employees, or other participants – this 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 MBSYEP or the worksite's rules and regulations.
- **Harassment:** Verbal, sexual, or physical – this could lead to legal action.

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

MAYOR MARION S. BARRY, JR.

SUMMER YOUTH EMPLOYMENT PROGRAM



Grievance Procedure Policy

MBSYEP participants are protected from any kind of discrimination on the job, including sexual harassment, gender identity and expression discrimination, other forms of harassment, and hostile work environment.

MBSYEP provides a process by which the complaints or grievances of participants will be impartially aired and addressed. MBSYEP 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 Worksite Supervisor or Employer/Host Coordinator.
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 MBSYEP Support Center at 202-698-3492.
4. The Program Liaison and MBSYEP Monitor will work to resolve the grievance.

Lunch Break Policy

Participants are permitted to take one (1) 30-minute, unpaid lunch break. It is the responsibility of the Worksite Supervisor to implement a break/lunch break policy for their respective work-sites. This policy should be communicated to all participants during their orientation session on the first day of work.

For example, a 14 year-old could work from 9:00 am until 1:30 pm and would be paid for four (4) hours of work.

Inclement Weather Policy

The Worksite 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 MBSYEP participants working outdoors (e.g., youth working outdoors must be allotted ten (10) minutes per work 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 time sheet or in the time keeping system.

In the event that the District is experiencing a Code Red day, as determined by the appropriate authorities, outdoor work and activities must be canceled. If there are no suitable indoor work activities, consult with your supervisor for further instructions. If youth do not report to work 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 on the basis of 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 D.C. 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 hostile environment:

- Deliberately misusing an individual's preferred name, form of address, or gender-related pronoun;
- Asking personal questions about an individual's body, gender identity or expression, or gender transition;
- Causing distress to an individual by disclosing to others that the individual is transgender; and
- Posting offensive pictures or sending offensive electronic or other communications.

MAYOR MARION S. BARRY, JR.

SUMMER YOUTH EMPLOYMENT PROGRAM



Whom do I contact for more information?

MBSYEP dates and information are subject to change. Please visit summerjobs.dc.gov to find the most up-to-date information about 2024 MBSYEP.

Please contact us if you have additional questions or need help with complete your application:

DC Department of Employment Services Office of Youth Programs
Mayor Marion S. Barry Summer Youth Employment Program
4058 Minnesota Avenue NE, Second Floor Washington, DC 20019
202-698-3492 (office)
summerjobs.dc.gov

We look forward to working with you!

Follow us on Twitter [@MBSYEP](https://twitter.com/MBSYEP)

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.

MAYOR MARION S. BARRY, JR.

SUMMER YOUTH EMPLOYMENT PROGRAM



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*
<p>*This fee can be lower or charged differently depending on how and where this card is used and your state of employment or residence.</p> <p>See the accompanying Fee Schedule for free ways to access your funds and balance information.</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 1-877-474-0010 or visit usbankfocus.com.</p>			

MAYOR MARION S. BARRY, JR.

SUMMER YOUTH EMPLOYMENT PROGRAM



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.

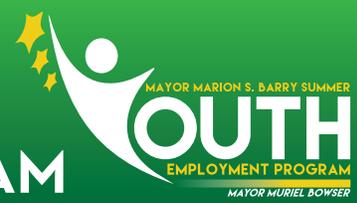
Important information: Fee waivers for workers of a particular state are applied based on information from the sponsoring employer regarding your state of employment.

CR-21506280

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.

MAYOR MARION S. BARRY, JR.

SUMMER YOUTH EMPLOYMENT PROGRAM



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.

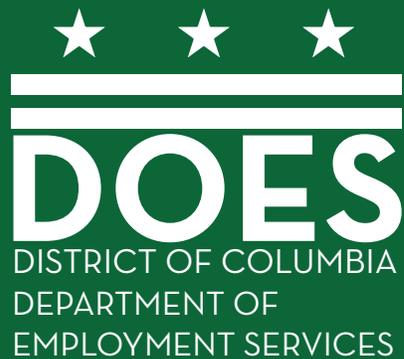
Personal Information. Unless you consent in writing, information generated by your possession or use of the Focus Card or card account may only be used to process transactions and administer the card and card account.

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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