U.S. BANK FOCUS CARD

Frequently asked questions

What is the Focus Card?

The Focus Card is a convenient and secure way of receiving your pay onto a Visa® or Mastercard® 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

Text[1]/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 ATM[2]

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 pay bills with my card?[3]

Yes. You can visit your billers' websites and provide your 16-digit card number and expiration date or log on to **usbankfocus.com** and select the "Pay Bills" option. The online bill management service includes a biller directory that helps you log onto your billers' websites and complete payment information with just a few clicks.

Can I use the card at the gas pump?

Yes. However, if you use your card to pay at the pump, a hold will be placed on your account to initiate your transaction. This amount will be held until the actual transaction amount clears. If you do not want funds held while waiting for the transaction to clear, please pay the cashier inside for your gasoline purchase. Payments made inside clear for the actual transaction amount immediately.

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.

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.

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.[4]

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] See Fee Schedule for limitations.
[4] 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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