

U.S. Bank Focus Card™



The Focus Card is a reloadable, prepaid debit card issued by U.S. Bank. It provides an electronic option for receiving your payments. It is not a credit card, but works similarly to other debit cards. Your payments will automatically be direct deposited to your card and your funds are protected if your card is ever lost or stolen.¹

1 Get Started



Look for your card in the mail! For security, your card comes in a plain white envelope with an Indianapolis, IN return address.

Activate your card and set up your online account by visiting www.usbankfocus.com.

2 Use Your Card



Make Purchases

Everywhere Visa debit cards are accepted.



Get Cash²

Get cash² at any ATM, at any bank or credit union or get cash back with purchases at participating merchants such as grocery or convenience stores.



Load and Reload

Add other employers, government benefits, tax refunds or any other payment that offers direct deposit.



Pay Bills Online

By visiting your billers' websites and providing your 16-digit card number and expiration date.

3 Track Spending



Cardholder Website

Check balance, view recent transactions, sign up for alerts and more.



Text and Email Alerts³

Instant notification when money is added, a purchase is made or when your card balance gets low.



Mobile Banking App⁴

Quickly see your account balance and transaction history from your smartphone.



¹ Visa's Zero Liability Policy protects you against unauthorized transactions processed by Visa. You must call the number on the back of your Card immediately to report any unauthorized use.

² Some fees may apply. Login to your account online or contact Cardholder Services for a full list of fees.

³ Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

⁴ The U.S. Bank Focus Card Mobile App is free to download. Your mobile carrier may charge access fees depending upon your individual plan. Web access is needed to use Mobile App. Check with your carrier for specific fees and charges.

⁵ Businesses performing your reload may charge a fee. Cash reload services are provided by unaffiliated third parties. U.S. Bank is not responsible for the product service or performance of the third party including the privacy policy, level of security and terms of use, which are different from ours.

See back for more
card features

Additional Focus Card Features

Cash Reload Networks⁵

In addition to payroll deposits, you can also deposit cash to your card at thousands of retail locations nationwide through GreenDot® Reload @ the Register™ or Visa® ReadyLink.

Cash Back Rewards

Earn rewards simply by using your card at certain stores and restaurants, after activating the offers that you want – no promotion codes or coupons needed.

Savings Account

Create an interest-bearing savings account without ever going to a bank.

PayPerks

PayPerks is a rewards program that gives you chances to win cash for learning about your Focus Card. Learn about the perks of your card through PayPerks' quizzes and games. Plus, earn points just for using your card. Each point earned is an entry to win cash in our monthly sweepstakes!

Add A Card

Request a second card with access to your account for a friend or family member.

To learn more visit www.usbankfocus.com

Transaction Fees

Free Transactions

Purchases	Free
Cash Back with Purchases	Free
Teller Cash Withdrawal	Free
Customer Service	Free
In-Network ATMs (U.S. Bank, MoneyPass & Allpoint)	Free
Alerts	Free

Transactions With Fees

Out of Network ATM Cash Withdrawal	\$2.00
Out of Network ATM Declined Withdrawal	\$0.50
Out of Network ATM Balance Inquiry	\$1.00
International ATM Cash Withdrawal	\$3.00
International ATM Declined Withdrawal	\$0.50
International ATM Balance Inquiry	\$1.00
Card Replacement (standard 7-10 bus. days)	\$5.00
Card Replacement (expedited 2 bus. days)	\$15.00
Foreign Transactions	3% of transaction
Account Inactivity (after 90 consecutive days of no activity)	\$2.00/month
Paper Statement (if requested)	\$2.00/month

Contact

877-474-0010 | usbankfocus.com



U.S. BANK FOCUS CARD™ USAGE GUIDE

Make Purchases¹

Your Focus Card can be used wherever Visa® debit cards are accepted. There is no cost to make domestic purchases in stores, over the phone or online.

- Know your available balance.
- Select “**CREDIT**” on the authorization machine.
- Or select “**DEBIT**” and enter your PIN.

Get Cash²

ATM

- Enter PIN.
- Select “**WITHDRAWAL**” from “**CHECKING**”.

BANK OR CREDIT UNION TELLER

- Know your balance (the teller will not have access to this information).
- Ask for the amount you wish to withdraw (you can't go over your balance).
- You may need to provide your ID.

CASH BACK

You can ask for “cash back” when you make purchases at places like the grocery store or retail store.

- Select “**DEBIT**” on the authorization machine.
- Enter your 4-digit PIN.
- Select “**YES**” for cash back.
- Enter the amount, press “**OK**”.

Pay Bills

You can visit your billers' websites and provide your 16-digit card number and expiration date.

Track Your Spending

ONLINE

- View account online at usbankfocus.com.

PHONE

- Call Focus Cardholder Services at **877-474-0010**.
(We accept relay calls)

TEXT/EMAIL³

- Sign up to receive email or text alerts when funds have been deposited to your account or when your balance gets low.

ATM²

- Perform a balance inquiry at an ATM.

MOBILE BANKING APP⁴

- Search for “U.S. Bank Focus” in the App Store or Google Play.

Account Access

CALL **877-474-0010**

VISIT usbankfocus.com

¹Transactions are subject to limitations on the number and dollar amount of transactions performed each day.

²Some fees may apply. Login to your account online or contact Cardholder Services for a full list of fees.

³Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

⁴The U.S. Bank Focus Card Mobile App is free to download. Your mobile carrier may charge access fees depending upon your individual plan. Web access is needed to use Mobile App. Check with your carrier for specific fees and charges.



Set-up Online Banking For Your Focus Card

For your first time on the US Bank Site:

1. Go to www.usbankfocus.com or download the US Bank Focus app.
2. Watch the video.
3. Follow the easy steps below to set-up online banking.

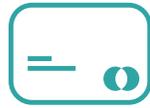


These are the steps



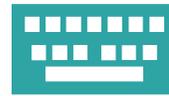
#1

Select "First Time User Login" on the website or mobile app.



#2

Enter your Focus Card number



#3

Enter your date of birth and last four digits of your social security number



#4

Accept online banking terms and conditions



#5

Establish User ID/password and create your own PIN



#6

Set-up security questions



#7

Authenticate computer ONLY if you are using your personal device or private device



#8

Provide email address (required) and set-up text alerts (optional, but recommended)



Congratulations !

You've now set-up your Focus Card!

How to Load Money onto Your Focus Card



To enable card loads from multiple sources, go to www.usbankfocus.com and select "Add Money" under "Using My Card Account" in the left column. You will be directed to update your cardholder information. You can also call customer service at 1-877-474-0010. Tell the agent you have a Focus Card and would like to update your card record to make it portable.

01

Direct Deposit



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Cash



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Bank Transfer



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Card-to-Card Transfer



Direct Deposit

Direct Deposit is the best option for loading your Focus card. It's FREE and any payment that can be direct deposited to a traditional bank account can be direct deposited to a Focus card: pay, stipends, benefits, or even tax refunds. Just use the following information:



US Bank Routing & Transit number: **071004200**

Your card's unique 13-digit deposit account number which always starts with 600: **600XXXXXXXXXX**

NOTE: This is **NOT** the 16-digit Visa card number embossed on your card.

Loading Cash



Green Dot Reload at the Register

Step 1

Find a location near you.

- <https://www.attheregister.com/locations>

1

Step 2

DO NOT go to rack display to get a Green Dot card to load your Focus Card as you will be charged \$5.95 for your load.

Go directly to the cash register to add cash.

- Ask the clerk to load your Focus Card.
- You can reload any amount from \$20 to \$500. The maximum amount of cash you can load onto the Card in one day is \$950.
- Hand the clerk the cash to be loaded and have them count and confirm the amount.
- A fee of \$3.95-4.95 will be charged for each load.

2

Step 3

Ready to use.

- The clerk will give you a receipt as proof of the load.
- Once the transaction is completed, money will be available on your Card typically within 10 minutes.

3

Visa ReadyLink

Step 1

Find a location near you.

- <https://usa.visa.com/pay-with-visa/cards/services-locator.html>
- Retailers set their own fees for cash reloads, though generally a reload fee is \$3.95. You may want to call ahead to confirm.

1

Step 2

Go to any cashier and tell them you'd like to add money to your Focus Card.

- Hand the cashier the cash you'd like to load onto the card.
- Have them count and confirm the amount.
- You will be asked to swipe your card to load the cash.

2

Step 3

Ready to use.

- The cashier will give you a receipt as proof of the reload.
- Once the transaction is completed, your funds will be available immediately.

3

MoneyGram Visa ReadyLink

Step 1

- Find a location near you.
<https://usa.visa.com/pay-with-visa/cards/services-locator.html>
(Look for MoneyGram sign)
- Retailers set their own fees for cash reloads, though generally a MoneyGram reload fee is \$3.95. You may want to call ahead to confirm.

Step 3

Ready to use.

- The associate will give you a receipt as proof of the reload.
- Once the transaction is completed, your funds will be available immediately.

1

Step 2

Go to the MoneyGram counter and tell them you want to add money to your Focus Card.

- Tell the cashier how much you'd like to add onto your card.
- If asked for a Receive Code, tell them **7034**.
- The cashier will ask you for your address.
- The MoneyGram cashier will ask for your Card and the funds to load the cash.
- The cashier will swipe the Card and return to you.

2

3

Depositing Checks

PRE-REQUISITE: YOU MUST HAVE SET-UP YOUR ONLINE BANKING LOGIN, PASSWORD AND SECURITY QUESTIONS.

1. Log on to www.usbankfocus.com.
2. Under the tab "My Card Features" select the "Remote Check Capture" option.
3. The information screen will provide you with a link option to make sure your profile is updated to accept checks. Update your country of residence (must be US) and country of citizenship, if needed.
4. Check to make sure your Identity Verification is complete by clicking on the link provided. If your Identity Verification is not complete you will be guided on how to provide necessary ID documentation.
5. Download the application:



6. Once the INGO Money App is downloaded, update with your Focus Card.



7. Tap 'Cash a Check' in the app to take a photo of the front and back of your check, and choose when* you want your money loaded to your card.
* NO FEE option deposits the funds to your card in 10 days. There is a fee for immediate availability of funds. **NOT RECOMMENDED**

Moving Money from a Bank Account to Your Focus Card



Step #1

Log into your online banking website for the bank account.

Step #2

Select Transfers:

- If asked, indicate the transfer is to another bank.

Step #3

Select the "from" account you wish to use as the source of funds.

Step #4

Select "To Account" or "Add Account/Recipient" and provide the following information on the Focus Card:

- Account type = Checking
- Account owner = name on the Focus Card
- Select "personal account."
- ABA = 071004200 U.S. Bank N.A.
- Deposit Account number= 13-digit direct deposit account number for the card; starts with 600.

Step #5

Review fees and timing.

For example:

- Delivery within 3 business days: Free to \$3 fee, 8pm ET cutoff time
- Next business day delivery, more expensive, 8pm ET cutoff time
- Same business day delivery: most expensive, usually Wire Transfer, 5pm ET cutoff time.

NOT RECOMMENDED.

Step #7

Select frequency:

- One time immediately
- Repeating transfer

Step #6

Input amount to transfer \$xx.xx

Step #8

NOTE: If this is the first time you are sending funds to your Focus card, your financial institution may send one or two small (under \$1) credits to test the Focus card.

- Allow time for this "pre-authorization" process. This test can take 2-3 business days.
- Once these small test credits post to the Focus Card, confirm successful transfer by returning to the original funding account's online transfer option.

Card-to-Card Transfer

PRE-REQUISITE: YOU MUST HAVE SET-UP YOUR ONLINE BANKING LOGIN, PASSWORD AND SECURITY QUESTIONS.

1. Log on to www.usbankfocus.com.
2. Under the tab "Using My Card Account" select "Card to Card Transfer."
3. Type in the 16-digit number that you want to transfer money to on the "TO card" line.
- 4.
5. Enter the recipient's last name.
5. Enter the amount you want to transfer.
6. Verify the information you have entered is correct, then click "Transfer Funds."



Summary

With the U.S. Bank Focus Card™, you can easily avoid most of the common fees associated with using your card by following these simple guidelines.

How to Avoid Fees

Fee Description	How to Avoid
ATM Withdrawals (Out-of-Network*)	<ul style="list-style-type: none"> • Make Purchases: Instead of using cash for purchases, use your card anywhere Visa® debit cards are accepted – in stores, over the phone, online or pay bills. You can use your card for free to make everyday purchases such as groceries, convenience stores, etc. • Cash Back with Purchases: You can ask for ‘cash back’ when making purchases at places like grocery stores or retail stores. Select ‘DEBIT’ on the authorization machine, enter your 4-digit PIN and enter the amount of cash back you’d like. There is no fee to get cash back with purchases. • Bank Teller: Go into any Visa bank and ask the teller for a cash withdrawal for up to the full amount available on your card. There are no fees associated with withdrawing cash at any Visa bank. • In-Network ATMs: Withdraw cash for free at any U.S. Bank, MoneyPass® or Allpoint ATM. <p>For the nearest fee-free ATM locations visit: www.usbank.com/locate, www.moneypass.com or www.allpointnetwork.com</p>

ATM Balance Inquiries

(Out-of-Network*)

You can check your balance for free using any or all of the following methods:

- **Online** – View account online at www.usbankfocus.com.
- **Text/Email** – Sign up to receive free email or text alerts when funds have been deposited to your account or when your balance gets low. *(Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.)*
- **Mobile Banking App** – Search for “U.S. Bank Focus” in the App Store or Google Play. *(The U.S. Bank Focus Mobile App is free to download. Your mobile carrier may charge access fees depending upon your individual plan. Web access is needed to use the Mobile App. Check with your carrier for specific fees and charges.)*
- **Phone** – Call Cardholder Services at **877-474-0010**.
- **ATM** – Perform a balance inquiry at a U.S. Bank, MoneyPass or Allpoint ATM.



*Out-of-Network ATMs means any ATM that is not a U.S. Bank, MoneyPass or Allpoint ATM.

Fee Description	How to Avoid
Inactivity Fee	Use your card at least once every 90 days** – receive a payroll deposit, make a purchase or make a cash withdrawal. NOTE: the inactivity fee is not assessed if your card balance is zero. <i>**Or a longer period of time or never, as restricted under applicable state law</i>
Monthly Paper Statement (If requested)	View your monthly statements for free online at www.usbankfocus.com . To opt out of paper statements, call the number listed on the back of your card.

Card Usage Tips:

Gas Stations: When purchasing gasoline at a gas station using the pay-at-the-pump option, a maximum hold of \$75 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.

Restaurants, Salons and Other Services: Prepaid Card transaction posting amounts may vary. Most restaurants, salons and other services where you typically tip may temporarily add approximately 20% to your bill to cover the tip. Make sure your available balance can cover the 20% or your transaction will be declined.

Hotels: When making travel reservations with a hotel or similar merchant, ask for the amount of the authorization they will send to your account. These merchants may send an initial authorization amount equal to your entire stay or rental period, plus taxes and incidentals, even though your actual purchase will be weeks or months away.

Track your Balance: It is always important to know your balance before you make a purchase or cash withdrawal and to keep track of your remaining balance after making these transactions.

Setting Up Your Savings Account



Step 1 LOG ON

Log on to your Focus Card at www.usbankfocus.com.



Step 2 SAVINGS

Under "My Card Features" select Savings Account.



Step 3 ACCEPT

Accept savings terms and conditions.



Step 5 ACCEPT

Enter your social security number and check the consent and accept box.



Step 4 VERIFY

Make sure the information on the page is correct.



Step 6 FUND

Enter \$10 or more to transfer immediately from your Focus Card to your savings account.

Step 7 CONGRATULATIONS

You successfully opened your savings account!
Now set-up your Automatic Savings Plan!



Setting Up Your Automatic Savings Plan



Step 1 SELECT

Schedule automatic transfers to your savings account (i.e., each payroll direct deposit, 1st or 15th of the month, or other deposits).



Step 2 AMOUNT

Enter the amount for each automatic transfer.



Step 3 SAVE

Save your automatic savings selections.



**Community Financial Resources Prepaid Debit Card Program
ID Verification Information & Instructions**

June 2015

Financial institutions must authenticate the identity of people applying for bank accounts or prepaid debit cards. Usually this process requires nothing more than a Social Security number. Some applicants do not have sufficient personal data on public databases that can be used to complete electronic authentication. These applicants must submit additional documentation to complete the card activation process.

CFR will notify your site via email if you have card enrollees that need to provide additional ID. The following lists the options to complete the ID Verification process.

1. **Challenge Questions** – The cardholder may call Customer Service number 877-474-0010 or log-in to www.usbankfocus.com and answer questions to complete the Identity Verification process.
2. **Document Upload** – The cardholder may log-in to www.usbankfocus.com and upload identity verification documentation from the Home Page.

Step 1: Scan a copy of the required **Social Security Card** or **Temporary Social Security Letter**(with stamp from local Social Security Office)

Step 2: Scan a copy of **ONE** of the following Acceptable ID documents

Acceptable ID
U.S. State Driver's License
U.S. Military Service ID
U.S. Passport
U.S. Alien Resident/Immigration ID
U.S. State ID
U.S. Birth Certificate
Mexican Matricula/Consular card

U.S. Bank **cannot** accept foreign issued passports/identification, Visa or Canada driver's license.

Step 3: Use the Upload function to securely send the files containing the ID copies.

3. **Fax** – Fill out p.2 of this form and fax with the required documentation referenced above to 1-855-324-7481.
4. **Mail** – Fill out p.2 of this form and Mail with the required documentation referenced above to:

Cardholder Services
Attn: ID Check/Verification Specialist
P O Box 551617
Jacksonville, FL 32255

Additional ID Documentation Request

Complete the requested information below. Be sure your name and date of birth matches your name and date of birth used in applying for your social security number.

CARD ID_____

Card ID : the 13-digit Direct Deposit Account Number assigned to the enrollment OR the 10-digit number on the back left hand corner of the applicant's card.

FIRST NAME_____ LAST NAME_____

U.S. STREET ADDRESS_____

CITY_____ STATE_____ ZIP CODE_____

PHONE NUMBER

(Primary number) _____

DATE OF BIRTH_____

Document Upload

Feature Overview

Summary

Document Upload provides the ability to upload scanned documents for identity verification remediation to the cardholder websites and client portals.

Description

- The *Document Upload* feature provides an online method for users to upload required identity documentation directly through the cardholder or client portals to assist cardholders with the identity verification process.
- On the client portal, when a cardholder has not passed the identity verification process, a *Document Upload* button is displayed on the Cardholder Information page. Clients are able to upload scanned documents based on the comments in the ID Verification section. This section will specify which documents are needed for the verification process.
- On the cardholder website, when a cardholder has not passed the identity verification process, a link to upload scanned documents displays in the ID Verification Comments section.
- Upon successful submission, an Identity Verification Specialist reviews and dispositions the uploaded documents within four business hours.
- Clients can review the Cardholder ID Verification Status Report via the client portal to determine if further steps are required. Once a cardholder is verified, the *Document Upload* button will disappear from the Cardholder Information page on the client portal and the ID Verification Comments section will be updated with a verified status.
- Uploaded documents must be submitted in one of the following file formats: JPEG, PNG, GIF, or TIFF. The image size cannot exceed 1,000,000 bytes.

Benefits

- Uploaded files are automatically associated with the correct card account number.
 - This provides a more accurate and efficient review of the identity verification documents.
 - Cardholders are able to be cleared quickly so they can enjoy the full benefits of the card.

Client Experience

When a Cardholder has a pending or rejected Identity Verification status, the “Document Upload” button will appear under Cardholder Information. The ID Verification Comments will indicate the necessary documents needed to complete the verification remediation.

Cardholder: Doe, John
[BACK TO SEARCH RESULTS](#)

Cardholder Information ▾ Account Management ▾ Cardholder Support ▾

Cardholder Information

Last updated on 2016-01-08 10:45 AM

Name	John Doe
Physical Address	ATTN: Thavy Sar [REDACTED]
Country	United States
Mailing Address	ATTN: Thavy Sar [REDACTED]
Country	United States
Birth Date	[REDACTED]
U. S. Citizen ?	[REDACTED]
SSN	[REDACTED]
Occupation	[REDACTED]
Country of Citizenship	[REDACTED]
Country of Permanent Residence	[REDACTED]
Employee ID	[REDACTED]
State of Employment	[REDACTED]
Home Phone	[REDACTED]
Office Phone	[REDACTED]
Mobile Phone	[REDACTED]
Fax Phone	[REDACTED]
Email	[REDACTED]
Notes	[REDACTED]
KYC Status	Optional

ID Verification Information

Identification Verified	NO
ID Verification Date	2016-01-08
ID Pending Status	Card is issued but restricted pending IDV completion

ID Verification Comments

User	Comment

Clients can also check the Cardholder ID Verification Status Report:

Cardholder ID Verification Status Report										
Program ABCDEF										
Client Program	Client Program Name	CIP Status	Num of Days Pended	Card ID	First Name	Last Name	Card Status	Date ID Checked	Registration Date	IDV Notes
987651321	General Purpose Card	ID Verification Pending	58	1234567890	Claire	Martin	AC	02/25/2013	02/25/2013	ID Verification Pending - 7 - SSN and Name Verification Needed

Clients select the documentation type, choose a file, and upload the file for processing by clicking on the *Upload* button. Cardholders can submit a scanned document with a non-expired photo ID and a separate document that meets the "Other Forms of Identification" requirements at the same time.

Cardholder: **Doe, John**

[BACK TO SEARCH RESULTS](#)

[Cardholder Information](#) ▾ |
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Upload Document for ID Verification

Form of Non-Expired Photo ID:

Upload 1 of the following Acceptable Primary ID documents:

Social Security Card (Must be signed)

Click "Browse" to select file to upload

Other Forms of Identification:

Upload 1 of the following Acceptable Alternate ID documents:

Mexican Consular ID Card
 Tribal ID
 U.S. Passport
 U.S. Military Service ID
 U.S. State Driver's License
 U.S. State ID
 US Alien Resident/Immigration ID
 United States Birth Certificate

Click "Browse" to select file to upload

Document Upload for ID Verification

Your document(s) have been successfully uploaded.

Cardholder Experience

When a Cardholder has a pending identity verification status, information directing them to submit documentation to authenticate their identity will appear under the "Identity Verification" tab on the Cardholder website. When the Cardholder selects the link, a page is displayed with their status and information about providing the necessary identity verification documentation. Cardholders can submit their documentation via the Document Upload tool, fax or mail. Documents must be scanned and accessible from the computer in use.

The screenshot shows the US Bank Cardholder website interface. At the top, there is a navigation bar with "My Card Account", "Using My Card Account", "My Card Features", and "Help". A user greeting box displays "Welcome, John" and "Card Balance \$0.00". The main content area is titled "Identity Verification" and features a "Rewards" banner. The central message states: "Your Identity Verification Status is Pending. You must UPLOAD, FAX, or MAIL a copy of your Social Security card PLUS a copy of a valid government issued photo identification." Below this, instructions are provided for users without a Social Security number. A yellow callout box contains the text: "Upload: Click [here](#) to upload the documents required to verify your identity." Contact information for Cardholder Services is provided for both fax and mail, including phone numbers and addresses in Jacksonville, FL. A footer note mentions that the Focus Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc.

Cardholders select the documentation type, choose a file, and upload the file for processing by clicking on the *Upload* button. Cardholders can submit a scanned document with a non-expired photo ID and a separate document that meets the “Other Forms of Identification” requirements at the same time.

My Card Account
Using My Card Account
My Card Features
Help

My Card Features

- Alerts
- Rewards
- Savings Account
- Mobile App
- Pay Bills
- Practical Money Skills for Life™
- Add A Card
- PayPerks

PayPerks is a rewards program that gives you chances to win cash for learning about and using your Focus Card!

payperks

Learn More >

UPLOAD YOUR DOCUMENTS

You can scan and upload an image of your Social Security card PLUS a copy of a valid government issued photo identification.

If you do not have a Social Security card, you must **UPLOAD** a copy of a valid government issued photo identification.

Click the type of valid government issued identification you would like to upload.

Form of Non-Expired Photo ID:

Upload 1 of the following Acceptable Primary ID documents:

Social Security Card (Must be signed)

Click "Browse" to select file to upload

Other Forms of Identification:

Upload 1 of the following Acceptable Alternate ID documents:

- Mexican Consular ID Card
- Tribal ID
- U.S. Passport
- U.S. Military Service ID
- U.S. State Driver's License
- U.S. State ID
- US Alien Resident/Immigration ID
- United States Birth Certificate

Click "Browse" to select file to upload

The Focus Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. Member FDIC. © 2015 U.S. Bank.

Document Upload for ID Verification

Your document(s) have been successfully uploaded.

THE U.S. BANK FOCUS CARD™ CARDHOLDER AGREEMENT
(Effective 12/01/2014)

TERMS AND CONDITIONS FOR THE U.S. BANK FOCUS CARD

By activating, accepting and/or using the U.S. Bank Focus Card ("Card"), you agree to be bound by the terms and conditions contained in this Agreement, which will govern your use of your Card. Your Card is issued by U.S. Bank National Association ("U.S. Bank"), and your Card accesses your prepaid U.S. Bank Focus Card Account ("Account"). Your Card has the U.S. Bank and Visa® or U.S. Bank and MasterCard® brand marks. "You" and "your" means the person(s) who received the Card from U.S. Bank and are authorized to use the Card as provided for in this Agreement. "We," "us," and "our" mean U.S. Bank, our successors, affiliates or assigns. "Funder" means the organization providing the actual dollar value, "the funds" to your Card. Please read this Agreement carefully and keep it for future reference. The laws of the state of Ohio govern the interpretations of this Agreement, without giving effect to conflict of law principles thereof that may cause the law of another state to apply.

Your Card is a prepaid debit card. You will not receive any interest on the funds associated value stored on the Card. The funds are insured by the Federal Deposit Insurance Corporation ("FDIC") up to the maximum allowed by law. This Agreement contains an arbitration provision (including a class action arbitration waiver). It is important that you read the Arbitration Provision section carefully.

IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, street address (P.O. Boxes are not allowed under Federal law), date of birth, and other information (including your Social Security or Tax Payer Identification Number) that allow us to identify you. We may also ask to see your driver's license or other identifying documents when appropriate.

HOW TO USE YOUR CARD

1. You are able to use your Card to:

- A. Pay for purchases at stores and businesses that have agreed to accept the Card ("point of sale transactions").
- B. Perform transactions at automated teller machines (ATMs).
- C. Obtain cash over the counter at any bank or credit union that accepts the national association branding on your Card.

2. Activation; Use of Card, PIN and Terminal. You can activate your Card by calling us at 877-474-0010. During the activation process, you will be provided with a Personal Identification Number (PIN), which you may use to make point of sale transactions and ATM withdrawals. The Card and PIN are provided for your use and protection, and you agree to:

- A. Make sure only you know your PIN – do not write your PIN on your Card or tell anyone;
- B. Use the Card, the PIN and any ATM as instructed;
- C. Notify us immediately of any loss or theft of your Card or PIN; and
- D. Pay for any purchases, cash withdrawals or other transactions made by you or anyone you allow to use your Card and/or PIN. If you permit someone else to use your Card, we will treat this as your authorization for this person to use your Card and you will be responsible for any transactions initiated by such person with your Card.

3. Loading Funds to your own Card; Direct Deposit. Depending on your program, you may be able to make cash deposits through participating reload networks and receive automated clearing house (ACH) direct deposits from sources other than your Funder. If these options are available on your Card you will receive information on available reload networks and ACH direct deposits with your Card materials. Please note that if you reload your Card at reload networks, those networks may charge a fee and/or set load limits that are lower than what we set. 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.

FEES AND TRANSACTION LIMITS

4. Fees. Under some situations, you will be charged fees for using your Card. We will charge you and you agree to pay the fees and charges (collectively "Fees") described on the Schedule of Fees included with your Card. Fees are subject to change from time to time. You will receive prior notice of Fee increases as required by applicable law. Fees will be deducted automatically from the Card balance. Without limiting the generality of the foregoing, you agree that we may deduct an inactivity fee as permitted by law and described in the Schedule of Fees. You may receive a copy of the current Schedule of Fees by calling us toll free at 877-474-0010.

THIRD PARTIES MAY ASSESS YOU TRANSACTION FEES IN ADDITION TO THE FEES ASSESSED BY U.S. BANK.

5. Transaction Limitations. Transaction limitations are displayed in the Fee Schedule included with your Card. For security reasons there may be additional limits on the amount, number or type of transactions you can make using the Card.

HOW TO OBTAIN ACCOUNT INFORMATION

6. How to Obtain Account Information

- A. You may obtain Card balances and review recent Card activity by calling 877-474-0010. This information, along with a 60-day history of Account transactions, is also available on-line at www.usbankfocus.com. You also have the right to obtain a 60-day written history of account transactions by calling 877-474-0010, or by writing us at Focus Card Services, PO Box 9127, Minneapolis MN 55480.

B. Statements in electronic format will be made available during any month in which a transaction occurs. You will be able to view statement information online at www.usbankfocus.com. The statement will describe all activity on your Card during the statement period.

C. You may request to receive a monthly paper statement by submitting your request online at www.usbankfocus.com or by contacting us by phone at 877-474-0010. Paper statements are not available during any month in which a transaction did not occur. Paper statements will be mailed to the address your Funder provides to us. To change the address your statement is mailed to, you must contact us by phone at 877-474-0010 or by mail at Focus Card Services, PO Box 9127, Minneapolis MN 55480.

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.

E. If you have arranged to have direct deposits made to your account, you can view your Account online at www.usbankfocus.com or call us at 877-474-0010 to find out whether or not the deposit has been made.

7. Contact Information and Business Days and Hours. For general inquiries by mail, write us at: Focus Card Services, PO Box 9127, Minneapolis MN 55480. For service inquiries and/or to report your card lost or stolen, call 877-474-0010, 24 hours a day, 7 days a week. Our business days are Monday through Friday. Holidays are not included.

8. Mobile Alerts. You may elect to receive electronic notifications ("Alerts") relating to your Account, by signing up online at www.usbankfocus.com or by calling 877-474-0010. 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, the account(s) to which the Alerts will relate, 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. You agree to notify us of any change to your electronic addresses in order to ensure continued delivery of your Alerts. You may manage or delete your Alerts online at www.usbankfocus.com. 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 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 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.

IMPORTANT INFORMATION ABOUT USING YOUR CARD

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. These held funds will not be available for other purchases. The authorized amount will be held until the transaction posts to your Card.

10. Split Transactions; Rescinded Transactions; Failure to Honor

A. If you do not have enough money on your Card to complete a particular transaction, you may split your purchases between your Card and another credit or debit card or cash. If you do not know your exact balance, please call customer service at 877-474-0010 to verify your balance prior to attempting to make a purchase.

B. If you authorize a purchase but do not make the purchase as planned, the authorized amount will be subtracted from your Card balance for up to seven (7) 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 (payroll direct deposits, tax refund direct deposits, etc.).

12. Returns and Refund. 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.

13. Payment. Each time you use your Card, the amount of the transaction will be debited from the Account. You may not be allowed to exceed the funded balance available on your Card by any individual or series of purchases. Nevertheless, if you make a purchase that exceeds the balance on your Card (an "Overdraft"), you will remain fully responsible for the amount of your purchase or withdrawal that exceeded the balance available on your Card, and you agree to immediately repay to us for all overdrafts. If you fail to do so, we shall have the right to initiate collection proceedings against you in compliance with applicable law. We reserve the right to automatically debit overdrafts from any subsequent credits to the Card or any other account you have with us.

14. Using Your Card in a Foreign Country

For Visa Cards: 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. To the converted transaction we will add a "foreign fee" of up to 3% times the resulting dollar amount. We may assess the "foreign fee" on all foreign transactions, even in transactions that do not require currency to be converted. 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. To the converted transaction we will add a "foreign fee" of up to 3% times the resulting dollar amount. 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).

For MasterCard Cards: 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 Cirrus or the MasterCard Acceptance Marks. 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 MasterCard 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. If you use your card at a merchant or ATM that bears these Acceptance Marks, MasterCard International Incorporated will convert the transaction into a U.S. Dollar amount using its currency conversion procedure. The currency conversion rate used by MasterCard International to determine the transaction amount in U.S. Dollars is generally either a government mandated rate or a wholesale rate determined by MasterCard International for the processing cycle in which the transaction is processed. To the converted transaction we add a "foreign fee" of up to 3% times the resulting dollar amount. We may assess the "foreign fee" on all transactions in which the merchant is located in a country other than the U.S., even in transactions that do not require currency to be converted.

15. Other Terms. We may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules and customs of any clearinghouse or 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 internet-gambling or any transaction that is illegal under applicable law. 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. From time to time, we may monitor telephone calls you make to us or our agents.

16. Contact in the Event of Loss, Theft or Unauthorized Use. If you believe your Card or PIN has been lost or stolen or that someone has transferred or may transfer money from your Card without your permission, call us toll free, 24 hours a day, 7 days a week at 877-474-0010 or write to us at Focus Card Services, PO Box 9127, Minneapolis MN 55480. If your Card has been lost or stolen, we will close your Card to keep losses down.

17. 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 that an electronic fund transfer has been made without your permission. Telephoning us is the best way of keeping your possible losses down. You could lose all the money on your Card. If you tell us within two business days after you learn of the loss or theft of your Card or PIN, you can lose no more than \$50 if someone used your card without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your Card, and we can prove we could have stopped someone from using your Card without your permission if you had told us, you could lose as much as \$500.
- B. Also, if your statement or transaction history shows transactions that you did not make, including those made by card, PIN or other means, tell us at once. 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.
- 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.

18. Your Right to Dispute Errors

- A. In case of errors or questions about your Card, call 877-474-0010 or write to Focus Card Services, PO Box 9127, Minneapolis MN 55480, 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. You may request a written history of your transaction at any time by calling us at 877-474-0010 or writing us at Focus Card Services, PO Box 9127, Minneapolis MN 55480.
- B. The following information must be contained in that notice:(i) Your name and your U.S. Bank Focus Card number.(ii) The dollar amount of the suspected error.(iii) The date the transaction occurred.(iv) 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, 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 credit your Card for the amount you think is in error.
- 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. If you need more information about our error-resolution procedures, call us at the telephone number shown above.

19. 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 877-474-0010 or write us at Focus Card Services, PO Box 9127, Minneapolis MN 55480, in time for us to receive your request 3 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 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

OUR LEGAL RIGHT TO CHANGE OR CANCEL THE AGREEMENT

20. Amendment and Cancellation. We may at any time change or cancel these terms and conditions. Refer to www.usbankfocus.com for the most current terms. You will be notified of any change before it goes into effect in the manner provided by applicable law. However, if the change is made for security purposes, we can implement such change without prior notice. We may cancel or suspend this Agreement or any features or services of the Card described herein at any time. You may cancel this Agreement by returning the Card to us and notifying your Funder. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement before it was cancelled.

PRIVACY PLEDGE AND DISCLOSURE OF CARD INFORMATION

21. We will disclose information to third parties about your Card 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. You will receive a copy of our Privacy Pledge at least once annually. We also post it on our Web site at www.usbank.com. Our Privacy Pledge describes how we collect, protect and use your confidential financial and other information and the circumstances in which we share your information with members of our corporate family and with unaffiliated third parties. The Privacy Pledge also tells you how you can: (i) limit the ways we share, or (ii) limit the ways we can market to you.

ADDITIONAL U.S. BANK FOCUS CARD PROGRAM INFORMATION

22. Program Information. You are electing to participate in the U.S. Bank Focus Card program which may be discontinued at some time in the future. If the program is discontinued, you will be notified in advance and given the option to receive your funds by check or by direct deposit into a bank account. 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.

23. Our Liability

- A. If we do not complete a transfer to or from your Card 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:
 - (i) If, through no fault of ours, you do not have enough money in your Card to make the transfer.
 - (ii) If the automated teller machine where you are making the transfer does not have enough cash.
 - (iii) If the terminal system was not functioning properly and you were aware of that when you started the transfer.
 - (iv) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
 - (v) There may be other exceptions stated in our agreement with you.

24. Role of Your Funder

- A. Your Funder is responsible for transferring funds to us to load onto your Card. These funds will be transferred by your Funder to us and loaded onto your Card by us according to the schedule agreed to by your Funder and us. We have no obligation to you in the event your Funder delays in providing or fails to provide funds to your Card.
- B. Your Funder may retain the right to deduct funds from the funds stored on the Card 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 add or deduct funds from your Card and in the case of a deduction to return those funds to your Funder. If you have a dispute with your Funder about the amount of your wages, salary or other compensation, or the amount that the Funder loads

onto or deducts from your Card, you agree to not involve us in that dispute and to resolve that dispute solely with your Funder.

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

25. Arbitration

- A. You agree that either you or we can choose to have binding arbitration resolve any claim, dispute or controversy between you and us that arises from or relates to this Agreement or your Card and Account (individually and collectively, a "Claim"). This does not apply to any Claim in which the relief sought is within the jurisdictional limits of, and is filed in, a small claims court. If arbitration is chosen by any party, the following will apply:
- (1) NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE A CLAIM IN COURT OR TO HAVE A JURY TRIAL ON A CLAIM, OR TO ENGAGE IN PRE-ARBITRATION DISCOVERY, EXCEPT AS PROVIDED FOR IN THE APPLICABLE ARBITRATION RULES.
 - (2) Arbitration will only decide our or your Claim, and you may not consolidate or join the claims of other persons who may have similar claims. YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS, OR AS A PRIVATE ATTORNEY GENERAL, PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION.
 - (3) The arbitration will be performed in accordance with this Arbitration Provision and the rules of the chosen arbitrator in effect when the Claim is filed.
 - (4) The arbitrator's decision will generally be final and binding, except for the limited right of appeal provided by the Federal Arbitration Act.
 - (5) Other rights that you would have if you went to court might also not be available in arbitration.
- B. The party commencing the arbitration may select to use 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 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 where you reside. At your request, we will advance your filing and hearing fees for any Claim you may file against us. If you prevail on your Claim, we will pay your arbitration costs and fees, other than attorney, expert and witness fees and expenses. We will also pay any fees or expenses that applicable law requires us to pay. The arbitrator shall apply applicable substantive law consistent with the Federal Arbitration Act, 9 U.S.C. §§ 1 through 16, including but not limited to applicable statutes of limitation, and shall honor claims of privilege recognized at law. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction.
- C. This Arbitration Provision shall survive termination of this Agreement and your Card and Account. Notwithstanding any language in this Agreement to the contrary, this Arbitration Provision shall be governed by federal law, including the Federal Arbitration Act. Notwithstanding any language of this Agreement to the contrary, should any portion of this Arbitration Provision be held invalid or unenforceable by a court or other body of competent jurisdiction, this entire Arbitration Provision shall be automatically terminated and all other provisions of this Agreement shall remain in full force and effect.

26. Second Card to Access Your Account

If your program permits an additional Card to be issued to access your Account (a "Secondary Card"), the person to whom the Card and Account was first issued (the "Primary Account Holder") may request us to issue a Secondary Card to a trusted person who is 13 years of age or older. The Primary Account Holder is at all times liable and responsible for all transactions, fees, resulting negative balances and all other activity with respect to the Secondary Card. The holder of the Secondary Card may report that Card as lost or stolen. All other Account maintenance can only be conducted by the Primary Account Holder. If you wish to terminate the authority of the holder of the Secondary Card to access your Account, you must recover the Secondary Card from that person, destroy the Secondary Card, and call us to report there is no longer a Secondary Card for your Account. The Primary Account Holder will continue to be liable for all transactions, fees and other activity resulting from continued use of the Secondary Card unless you request that we cancel all of your Cards and issue a replacement Card for you. In addition, if you notify us of your decision to terminate the Secondary Card, we may elect to terminate all your Cards and issue you a replacement Card. If you notify us to terminate the Secondary Card and request that, or we elect to, cancel all your Cards, you will not have access to your Account until a replacement Card is received by you. To the extent permitted by law, you are also liable and responsible for all costs and expenses, including attorneys' fees, that we incur enforcing these rules governing the Secondary Card.

27. Cellular Phone Contact Policy

By providing us with any telephone number used for a mobile or other wireless device now or in the future, including a number that you later convert to a cell phone 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 for non-marketing purposes. Calls and messages may incur access fees from your cellular provider.