

U.S. Bank

U.S. Bank Focus Card™ Fee Schedule

Program Number: 87265214 POD

Effective Date: July 2018

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® ATM networks. Locations can be found at usbank.com/locations or moneypass.com/atm-locator .
ATM Withdrawal (out-of-network)	\$1.75	This is our fee per withdrawal. “Out-of-network” refers to all the ATMs outside of the U.S. Bank or MoneyPass 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 ATM networks. Locations can be found at usbank.com/locations or moneypass.com/atm-locator .
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 ATM networks. You may also be charged a fee by the ATM operator.

Divulgación Previa a la Adquisición de la Tarjeta U.S. Bank Focus
Número de Programa: 87265214 POD
Fecha de Referencia: julio de 2018

Usted tiene opciones con respecto a cómo recibir sus pagos,
incluidos

		ingomoney.com para obtener más información.
Recarga de Efectivo – Visa Readylink	Varía según el comercio minorista	Es posible que se apliquen cargos de terceros cuando recargue su tarjeta en una red Visa Readylink. Este cargo se paga a un tercero en el momento de la recarga. Visite usa.visa.com/pay-with-visa/cards/services-locator.html para encontrar ubicaciones.
Recarga de Efectivo – GreenDot	\$5.95	Este cargo no es nuestro y está sujeto a cambios. Es posible que se aplique un cargo de \$5.95 cuando recargue su tarjeta en GreenDot®. Este cargo se paga a un tercero en el momento de la recarga. Visite greendot.com para obtener más información.
Retiro de efectivo		
Retiro de las ubicaciones en usbank.com/locations		_____ y moneypass.com/atm-locator .
Retiro de Fondos en ATM (fuera de la red)	\$1.75	Este es nuestro cargo por retiro de fondos. “Fuera de la red” se refiere a todos los ATM que se encuentran fuera de las redes de ATM de U.S. Bank y de MoneyPass. El operador del ATM también puede cobrarle un cargo, incluso si no termina de realizar la transacción.
Retiro de Fondos en Efectivo Asistido por Personal Bancario de Ventanilla	\$0	Este es nuestro cargo por realizar un retiro de fondos en efectivo desde su tarjeta con la ayuda del personal bancario de ventanilla en un banco o cooperativa de crédito que acepte Visa®.
Información		

Consulta de Saldo en ATM (dentro de la

Consulta de Saldo en ATM (fuera de la red)	\$1.00	Este es nuestro cargo por consulta. "Fuera de la red" se refiere a todos los ATM
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Inactividad

\$2.00

Este es nuestro cargo por mes si no ha realizado una

payroll 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

Payroll cards may be used, provided:

1. Consent. Before the employer initiates payment to the payroll card account, the employee must voluntarily consent in writing to the payment method.
 - x Consent may not be a condition of hire or continued employment.
 - x The written consent, signed by the employee, must include the terms and conditions of the payroll card account option.
2. Payment Options. The employee must be offered the option of receiving a paper paycheck.
3. Cash Access. The employee must be provided with one free means of withdrawing up to the full amount of the balance in the payroll card account during each pay period at a financial institution or other location convenient to the place of employment.
4. Disclosures. The employer must provide the employee with written disclosure, in plain language, of:
 - x All of the employee's wage payment options;
 - x The terms and conditions of the payroll card option including, but not limited to:
 - o A complete itemized list of all known fees that may be deducted by the employer or card issuer; and
 - o The requirements of the payroll card statute.
 - x Whether third parties may assess additional transaction fees.
5. Fees and Costs.
 - x None of the employer's costs associated with the payroll card or card account may be passed on to the employee.
6. Change in Terms. The 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 the employee that he/she voluntarily consents to receive wages to the payroll card subject to the change. The employer is responsible for any increase in fees charged to the employee before written notice of the change is provided to the employee.
7. Change in Payment Options. The employee must be able to discontinue the receipt of wages to the payroll card at any time, without penalty.
8. Expiration of Funds. If the card has an expiration date, the employer must agree to provide a replacement card before the expiration date at no cost to the employee.

