

Important Payroll Notice!

GET YOUR PAY FASTER. SAFER. EASIER.



With the U.S. Bank Focus Card™ your funds are immediately loaded to your card on payday.

BENEFITS



Keep more of your money.
No fees to cash a paycheck.



No waiting for your paycheck
or extra trips to the bank.



Your money is protected if
lost or stolen.¹



Make Purchases – Everywhere
Visa debit cards are accepted



Load and Reload – Your card stays
with you. Add other payments that
offer direct deposit.



Get Cash² –
ATM | Teller | Cash Back

For more information contact your agency HR/Payroll office.

¹ The Visa Zero Liability Policy protects you against unauthorized purchases. U.S.-issued cards only. This does not apply to ATM transactions or to PIN transactions not processed by Visa. You must immediately report any unauthorized use. ² Fees may apply to ATM transactions. The Focus Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. Member FDIC. © 2014 U.S. Bank.



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Getting Your Card



The WSU payroll office will issue your Focus card.
Jardine Hall / Room 210



No cost to sign up.



No credit check or bank account required.²

Benefits



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For more information contact the WSU Payroll office.



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² Successful identity verification required. 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. If necessary, we may also ask to see your driver's license or other identifying documents.

About the Focus Card

It is a Visa® prepaid debit card that is a convenient alternative to receiving paper checks. Your payments will automatically be direct deposited to your card each payday. You have access to your funds right away and you can use it to make purchases or get cash wherever Visa debit cards are accepted. It's that simple!

Getting Started



For security, your card comes in a plain white windowed envelope.



Follow the activation instructions that accompany your card.



Make Purchases

Everywhere Visa debit cards are accepted – in stores, over the phone, online or pay bills.



Load and Reload

Your card stays with you. Add other employers, government benefits, tax refunds or any other payment that offers direct deposit.



Get Cash³

ATM | Teller | Cash Back

Features



Cash Back Rewards

For purchases at certain retail and restaurant locations.



Savings Account

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



Cash Reload Networks⁵

In addition to payroll deposits, there are a variety of ways to add cash to your Focus Card account.



Text and Email Alerts⁴

Instant notification when money is added or your card balance gets low.



Mobile Banking App⁴

Quickly see your account balance and transaction history.



Track Spending

Online | Phone | Email | Text⁴ | Mobile App

Use your Focus Card Free and Clear

Purchases	Free & Unlimited
Teller Cash Withdrawal	Free & Unlimited
In-Network ATMs	Free & Unlimited
Customer Service	Free & Unlimited
Monthly Account Maintenance	Free & Unlimited

Some fees may apply. A complete fee schedule will be included in your card packet.

³ Fees may apply to ATM transactions.

⁴ U.S. Bank does not charge a fee for mobile banking. Standard messaging and data rates may apply.

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.

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MAKE PURCHASES | RELOAD | GET CASH
PAY BILLS | TRACK SPENDING

Getting Started is Easy

1. Sign up today.
2. Your pay will be automatically deposited to your card. Go online to check your balance.
3. Use your card anywhere Visa debit cards are accepted!

Sign Up!

\$0.00 No cost to sign up.



No credit check or bank account required.²

And Save!



Keep more of your money. No fees to cash a paycheck.



No waiting for your paycheck or extra trips to the bank.

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Focus Fee Schedule

Activity	Cost	
Monthly Account Maintenance	Free	
Purchases at Point-of-Sale (Domestic)	Free	
Cash Back with Purchases (Domestic)	Free	
ATM Transactions	<u>Cash Withdrawal</u>	<u>Balance Inquiry</u>
U.S. Bank ATM	Free	Free
MoneyPass® ATM	Free	Free
Allpoint ATM	Free	Free
Other ATM	\$2.00	\$1.00
International ATM	\$3.00	\$1.00
The owner of any Non-U.S. Bank, Non-MoneyPass or non-Allpoint ATM may assess an additional surcharge fee for any ATM transaction that you complete.		
Teller Cash Withdrawal	Free	
Customer Service		
Automated Phone Service	Free	
Online	Free	
Live Phone Representative	Free	
Alert Message* – Email or Text	Free	
Inactivity	\$2.00 Per Month	
After 90 consecutive days (or a longer period of time or never, as restricted under applicable state law). Not assessed if balance is \$0.00.		
Monthly Paper Statement	If requested – up to \$2.00 (as restricted under applicable state law)	
Card Replacement		
Standard Mail or Issued by employer (if applicable to your program)	\$5.00 (one free per rolling year)	
Expedited Mail	\$15.00	
Overnight Mail	\$25.00	
ChekToday Convenience Checks (if applicable to your program)		
Check Authorization	Free	
Check Order	Free	
Expedited Check Order	\$35.00	
Check Return	\$25.00	
Stop Payment	\$25.00	
Lost/Stolen Check	\$25.00	
Void Check	Free	
Check Reversal	\$25.00	
Check Copy	\$10.00	
Foreign Transaction	Up to 3% of transaction amount	
*Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.		
Transaction Limits	Count	Amount
Maximum Card Balance	N/A	\$40,000
Purchases (includes cash back)	20 per day	\$4,000 per transaction
Cash Loads (If applicable to your program)	3 per day	\$950 per day
Teller Cash Withdrawal	5 per day	\$2,525 per day
ATM Withdrawal	5 per day	\$1,525 per day
Loads or Deposits	10 per day	\$20,000 per day
Signature-based POS returns	4 per day	N/A
Pending ACH Credits	5 per day	\$5,000 per day
ACH Loads	5 per day	\$20,000 per day
We reserve the right to change the above fee schedule upon written notification to you as required by applicable law.		