


Focus Prepaid Visa Debit Card

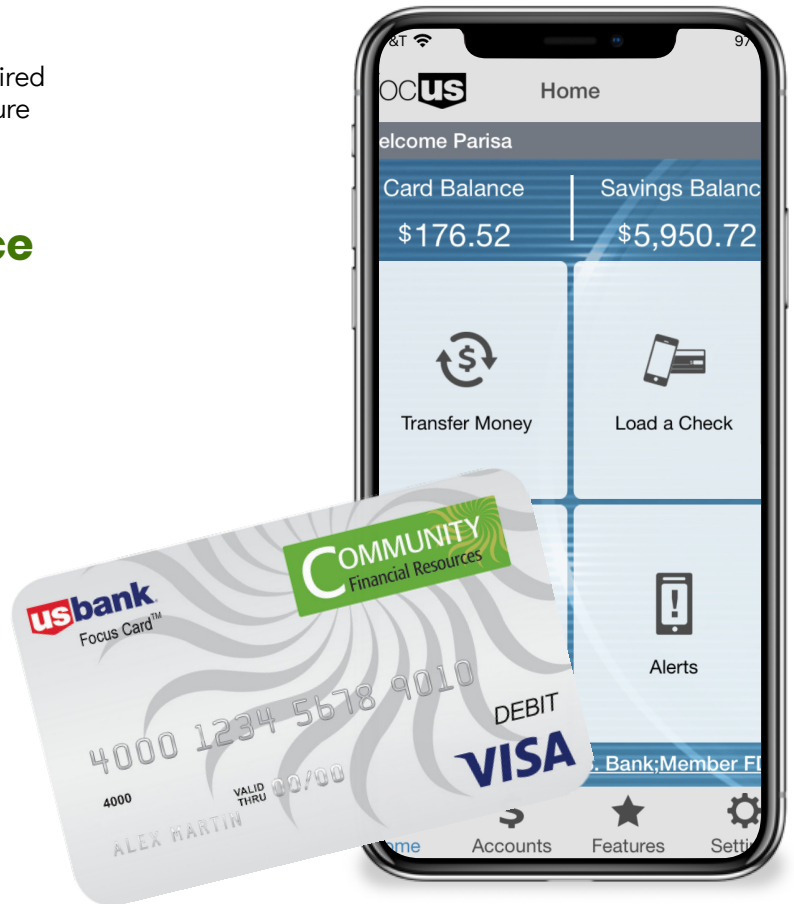
Convenience. Simplicity. Value.

 **Easy to get**
No credit or Chex Systems review required
Receive at 14 without custodial signature

 **No minimum balance required**


 **No monthly fees**
Less expensive than most checking accounts


 **No penalty fees**
For overdrafts or bounced checks



 **Get paid faster**
Use direct deposit for pay, financial aid, benefits, and tax refunds.

 **Use wherever Visa is accepted**
Make purchases at stores, online, by mail-order, or over the phone.

 **Get cash when you need it**
80,000+ FREE US Bank, Allpoint, or MoneyPass ATMs, "cash-back" wish purchases, and teller withdrawals.

 **Linked savings account**
Build savings with built-in automatic transfers.

Fee Schedule

Monthly Account Maintenance	Free		
Purchases at Point-of-Sale (Domestic)	Free		
Cash Back with Purchases (Domestic)	Free		
ATM Transactions	Cash <u>Withdrawal</u>	Declined <u>Withdrawal</u>	Balance <u>Inquiry</u>
US Bank ATM	Free	Free	Free
MoneyPass ATM®	Free	Free	Free
Allpoint ATM	Free	Free	Free
Other ATM	\$2.00	\$0.50	\$1.00
International ATM	\$3.00	\$0.50	\$1.00
The owner of any Non U.S. Bank or Non MoneyPass ATM may assess an additional surcharge fee for any ATM transaction			
Teller Cash Withdrawal	Free		
Customer Service	Automated	Free	
	Online	Free	
	Live Phone Representative	Free	
Text or Email Alerts*	Free		
Inactivity After 90 consecutive days. Not assessed if balance is \$0.00	\$2.00 per month		
Monthly Paper Statement	If requested – \$2.00		
Card Replacement	Card Replacement (standard mail)	\$5.00 (one free per rolling year)	
	Expedited Mail (2-3 business days)	\$15.00	
	Overnight	\$25.00	
Foreign Transaction	Up to 3% of transaction amount		
Companion Card	Free		

*Standard messaging charges apply through your mobile carrier. Message frequency depends on your account settings.