# Focus Card Orientation Guide

## Congratulations on receiving a Community Financial Resources Focus Card!

**1.** You will receive the Focus Card in the mail within 7 - 10 business days. The Card will be in a plain, white envelope with a blue stripe. Don't throw it away by mistake!

**2.** If you don't receive your card within the expected timeframe, call US Bank at 1-877-474-0010 and choose the "lost card" option.

**3.** Your tax refund should arrive on your card in about 8-10 days. Check the status of your Federal tax refund by calling 1-800-829-4477 or going online at www.irs.gov and clicking on "Where's My Refund?"

**4.** If US Bank contacts you asking for more information, respond immediately so that you can continue to add funds to your card.

# 5 Important Next Steps For You

## Activate Your Card

Go to www.usbankfocus.com or download the US Bank Focus app to activate your card and set-up online banking. You can also call the telephone number on the sticker on the front of the card.

## Call Customer Service BEFORE you load Cash, Checks, or Direct Deposits

To enable direct deposit or cash loads beyond your tax refund, call Customer Service at 1-877-474-0010 before adding funds to the card. Tell the agent you have a Focus Payroll Card and would like to update your card record to make it portable.

## Arrange for Direct Deposit

US Bank Routing Number: 071004200

Your direct deposit information is provided in your card package or print a form from www.usbankfocus.com.

Arrange Direct Deposit of your other income to go directly on your CFR Focus Card.

## Use Free In-Network ATMs

Out-of-network ATMS are expensive! Use ATMs in the US Bank, Allpoint, or Moneypass networks to get cash or check your balance for **FREE**. You can also get cash back with purchases.

## Managing Your Account

Check your balance by using the mobile app, logging-in to the website at www.usbankfocus.com, or by calling 877-474-0010. You can also sign up for Activity Alerts texted to your cell:

Balance Alert: Text BAL to 90831
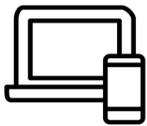
Savings Account Balance: Text SAVE to 90831

Recent Transactions: Text TRANS to 90831

Customer Service Number: Text HELP to 90831

# Maximize the Use of Your Card

### Set up Your FREE Savings Account

Log-in to your account and select "My Card Features." Select "Savings Account" from the left-side menu. Transfer at least $10 to activate your savings account. Even better, set-up automatic savings options and watch your savings grow!

### Use Your Card as a Budget Tool

Track where your money goes by reviewing your card's online transaction history report by logging into your account using the mobile app or website.

### Use Your Card to Pay Monthly Bills

Send one-time payments or schedule automatic payments for any bill that accepts Visa. You can visit your billers' websites and provide your card number and expiration date or log on at www.usbankfocus.com and select the "Pay Bills" option.

### Share or Send Money

Order a Joint Account Card if you want to share money in your account with a trusted family member or friend. You can also send money to another Focus cardholder. You can also connect your Focus Card to Venmo, PayPal, Cash App, and other digital wallets.

### Load Cash to Your Card

Use these links to find a retail outlet that will load cash onto your card for a fee. GreenDot Locator https://www.attheregister.com/locations and ReadyLink Locator www.visa.com/readylink

# Smart Tip

### Watch out for Holds

Don't use your Focus Card to pay for gas at the pump. A temporary $75 funds hold may be placed on your card. To avoid this, pay the inside cashier with your card.

Hold policies also occur with restaurants, car rentals, hotels, mail order companies, and cruise lines. For detailed information, call customer service at 1-877-474-0010.