


Focus Prepaid Visa Debit Card

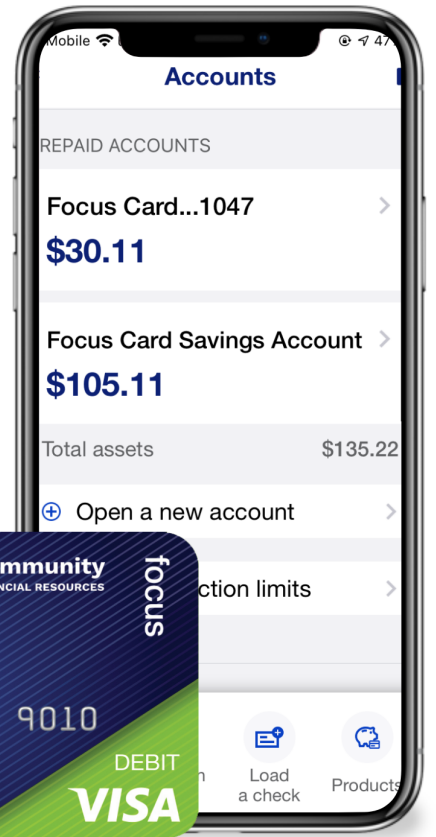
Convenience. Simplicity. Value.

 **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" with 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	<table border="1"> <thead> <tr> <th></th> <th><u>Cash Withdrawal</u></th> <th><u>Declined Withdrawal</u></th> <th><u>Balance Inquiry</u></th> </tr> </thead> <tbody> <tr> <td>US Bank ATM</td> <td>Free</td> <td>Free</td> <td>Free</td> </tr> <tr> <td>MoneyPass ATM®</td> <td>Free</td> <td>Free</td> <td>Free</td> </tr> <tr> <td>Allpoint ATM</td> <td>Free</td> <td>Free</td> <td>Free</td> </tr> <tr> <td>Other ATM</td> <td>\$2.00</td> <td>\$0.50</td> <td>\$1.00</td> </tr> <tr> <td>International ATM</td> <td>\$3.00</td> <td>\$0.50</td> <td>\$1.00</td> </tr> </tbody> </table> <p>The owner of any Non U.S. Bank or Non MoneyPass ATM may assess an additional surcharge fee for any ATM transaction</p>		<u>Cash Withdrawal</u>	<u>Declined Withdrawal</u>	<u>Balance 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
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Teller Cash Withdrawal	Free																								
Customer Service	<table border="1"> <tbody> <tr> <td>Automated</td> <td>Free</td> </tr> <tr> <td>Online</td> <td>Free</td> </tr> <tr> <td>Live Phone Representative</td> <td>Free</td> </tr> </tbody> </table>	Automated	Free	Online	Free	Live Phone Representative	Free																		
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Online	Free																								
Live Phone Representative	Free																								
Text or Email Alerts*	Free																								
Inactivity After 365 consecutive days. Not assessed if balance is \$0.00	\$2.00 per month																								
Monthly Paper Statement	If requested – \$2.00																								
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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.