

Focus Fee Schedule

Activity	Cost																		
Monthly Account Maintenance	\$0																		
Purchases at Point-of-Sale (Domestic)	\$0																		
Cash Back with Purchases (Domestic)	\$0																		
ATM Transactions	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;"></th> <th style="text-align: center; border-bottom: 1px solid black;"><u>Cash Withdrawal</u></th> <th style="text-align: center; border-bottom: 1px solid black;"><u>Balance Inquiry</u></th> </tr> </thead> <tbody> <tr> <td style="padding: 2px 5px 2px 20px;">U.S. Bank ATM</td> <td style="text-align: center; padding: 2px 5px 2px 20px;">\$0</td> <td style="text-align: center; padding: 2px 5px 2px 20px;">\$0</td> </tr> <tr> <td style="padding: 2px 5px 2px 20px;">MoneyPass® ATM</td> <td style="text-align: center; padding: 2px 5px 2px 20px;">\$0</td> <td style="text-align: center; padding: 2px 5px 2px 20px;">\$0</td> </tr> <tr> <td style="padding: 2px 5px 2px 20px;">Allpoint® ATM</td> <td style="text-align: center; padding: 2px 5px 2px 20px;">\$0</td> <td style="text-align: center; padding: 2px 5px 2px 20px;">\$0</td> </tr> <tr> <td style="padding: 2px 5px 2px 20px;">Out of Network*</td> <td style="text-align: center; padding: 2px 5px 2px 20px;">\$2.00</td> <td style="text-align: center; padding: 2px 5px 2px 20px;">\$1.00</td> </tr> <tr> <td style="padding: 2px 5px 2px 20px;">International*</td> <td style="text-align: center; padding: 2px 5px 2px 20px;">\$3.00</td> <td style="text-align: center; padding: 2px 5px 2px 20px;">\$1.00</td> </tr> </tbody> </table>		<u>Cash Withdrawal</u>	<u>Balance Inquiry</u>	U.S. Bank ATM	\$0	\$0	MoneyPass® ATM	\$0	\$0	Allpoint® ATM	\$0	\$0	Out of Network*	\$2.00	\$1.00	International*	\$3.00	\$1.00
	<u>Cash Withdrawal</u>	<u>Balance Inquiry</u>																	
U.S. Bank ATM	\$0	\$0																	
MoneyPass® ATM	\$0	\$0																	
Allpoint® ATM	\$0	\$0																	
Out of Network*	\$2.00	\$1.00																	
International*	\$3.00	\$1.00																	
Find In-Network ATM locations at usbank.com, moneypass.com or allpointnetwork.com. *The owner of any non-U.S. Bank, non-MoneyPass or non-Allpoint ATM may assess an additional surcharge fee for any ATM transaction.																			
Teller Cash Withdrawal	\$0																		
Inactivity 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.	\$2.00 Per Month																		
Customer Service	<table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="padding: 2px 5px 2px 20px;">Automated Phone Service</td> <td style="text-align: right; padding: 2px 5px 2px 20px;">\$0</td> </tr> <tr> <td style="padding: 2px 5px 2px 20px;">Online</td> <td style="text-align: right; padding: 2px 5px 2px 20px;">\$0</td> </tr> <tr> <td style="padding: 2px 5px 2px 20px;">Live Phone Representative</td> <td style="text-align: right; padding: 2px 5px 2px 20px;">\$0</td> </tr> </tbody> </table>	Automated Phone Service	\$0	Online	\$0	Live Phone Representative	\$0												
Automated Phone Service	\$0																		
Online	\$0																		
Live Phone Representative	\$0																		
Alert Message¹ – Email or Text	\$0																		
Monthly Paper Statement	If requested – up to \$2.00 (as restricted under applicable state law)																		
Card Replacement	<table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="padding: 2px 5px 2px 20px;">Standard Mail or Issued by employer (if applicable to your program)</td> <td style="text-align: right; padding: 2px 5px 2px 20px;">\$5.00 (one free per rolling year)</td> </tr> <tr> <td style="padding: 2px 5px 2px 20px;">Expedited Mail (in addition to Standard Card Replacement)</td> <td style="text-align: right; padding: 2px 5px 2px 20px;">\$15.00</td> </tr> <tr> <td style="padding: 2px 5px 2px 20px;">Overnight Mail (in addition to Standard Card Replacement)</td> <td style="text-align: right; padding: 2px 5px 2px 20px;">\$25.00</td> </tr> </tbody> </table>	Standard Mail or Issued by employer (if applicable to your program)	\$5.00 (one free per rolling year)	Expedited Mail (in addition to Standard Card Replacement)	\$15.00	Overnight Mail (in addition to Standard Card Replacement)	\$25.00												
Standard Mail or Issued by employer (if applicable to your program)	\$5.00 (one free per rolling year)																		
Expedited Mail (in addition to Standard Card Replacement)	\$15.00																		
Overnight Mail (in addition to Standard Card Replacement)	\$25.00																		
ChekToday Convenience Checks (if applicable to your program)	<table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="padding: 2px 5px 2px 20px;">Check Authorization</td> <td style="text-align: right; padding: 2px 5px 2px 20px;">\$0</td> </tr> <tr> <td style="padding: 2px 5px 2px 20px;">Check Order</td> <td style="text-align: right; padding: 2px 5px 2px 20px;">\$0</td> </tr> <tr> <td style="padding: 2px 5px 2px 20px;">Expedited Check Order</td> <td style="text-align: right; padding: 2px 5px 2px 20px;">\$35.00</td> </tr> <tr> <td style="padding: 2px 5px 2px 20px;">Check Return</td> <td style="text-align: right; padding: 2px 5px 2px 20px;">\$25.00</td> </tr> <tr> <td style="padding: 2px 5px 2px 20px;">Stop Payment</td> <td style="text-align: right; padding: 2px 5px 2px 20px;">\$25.00</td> </tr> <tr> <td style="padding: 2px 5px 2px 20px;">Lost/Stolen Check</td> <td style="text-align: right; padding: 2px 5px 2px 20px;">\$25.00</td> </tr> <tr> <td style="padding: 2px 5px 2px 20px;">Void Check</td> <td style="text-align: right; padding: 2px 5px 2px 20px;">\$0</td> </tr> <tr> <td style="padding: 2px 5px 2px 20px;">Check Reversal</td> <td style="text-align: right; padding: 2px 5px 2px 20px;">\$25.00</td> </tr> <tr> <td style="padding: 2px 5px 2px 20px;">Check Copy</td> <td style="text-align: right; padding: 2px 5px 2px 20px;">\$10.00</td> </tr> </tbody> </table>	Check Authorization	\$0	Check Order	\$0	Expedited Check Order	\$35.00	Check Return	\$25.00	Stop Payment	\$25.00	Lost/Stolen Check	\$25.00	Void Check	\$0	Check Reversal	\$25.00	Check Copy	\$10.00
Check Authorization	\$0																		
Check Order	\$0																		
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Check Return	\$25.00																		
Stop Payment	\$25.00																		
Lost/Stolen Check	\$25.00																		
Void Check	\$0																		
Check Reversal	\$25.00																		
Check Copy	\$10.00																		
Foreign Transaction²	3% of transaction amount																		

¹ Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

² A fee charged on a transaction in which the merchant or ATM is located in a country other than the U.S. or processes transactions outside of the U.S.

We reserve the right to change the above fee schedule upon written notification to you as required by applicable law.

Focus Transaction Limits

Transaction Type	Total Maximum Amount Per Day (rolling 24 hours)	Maximum Number of Transactions per Day
Maximum Daily Debits limit is \$8,025 per day and includes the total of ATM withdrawals, purchases and teller cash withdrawals. The following sub-limits apply:		
ATM Cash Withdrawal	\$1,525	5
Purchases at Point of Sale (Includes cash back)	\$4,000 per transaction/\$8,025 per day	20
Teller Cash Withdrawals (Financial institutions may have lower limits)	\$5,000	5
Maximum Daily Credits limit is \$20,000 and 10 transactions per day and includes returns. The following sub-limits apply:		
Returns at Point of Sale	N/A	4
Maximum Card Balance at any time is \$40,000.		

We may not authorize a transaction if it exceeds these limits. We may increase or decrease these limits in our sole discretion and will provide you notice of any decrease as required by applicable law. For security reasons, there may be additional limits on the amount, number or type of transactions you can make using the Card.