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Welcome to your U.S. Bank Focus Card

Scan the code on your sticker to activate
and start using your card today.

For a fast and easy card activation experience,
follow the instructions below.

If you would like a card with your name on it, call
Cardholder Services at 888-863-0681.

Getting Started



Download the U.S. Bank Mobile App by
searching "U.S. Bank" in the App Store® or
Google Play™.



Activate your card online at usbankfocus.com
or via the mobile app.



Sign up for text¹ or email alerts on the
mobile app or usbankfocus.com.



Enjoy peace of mind – Your card is
protected² if lost or stolen and you may not
be responsible for unauthorized transactions.



Scan the code to log in and learn more.

1. For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

2. You are generally protected from all liability for unauthorized transactions with Zero Liability. You must call the number on the back of your Card immediately to report any unauthorized use. Certain conditions and limitations may apply. See your Cardholder Agreement for details.

All trademarks and brand names belong to their respective owners. Use of these trademarks and brand names do not represent endorsement by or association with this card program. All rights reserved.

The Focus Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. ©2025 U.S. Bank. Member FDIC.

The card included
in this card packet
is your only method
of receiving funds.

**If you do not activate
this card, you will not
receive funds.**

Review the card
carrier for information
to download the
mobile app, activate
your card and learn
more.



U.S. Bank Focus Card Pre-Acquisition Disclosure
Program Number: 126784009 NP

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network	N/A
		\$2.25 out-of-network	
ATM Balance Inquiry (in-network or out-of-network)			\$0
Customer Service (automated or live agent)			\$0 per call
Inactivity (after 365 days with no transactions)			\$2.00 per month
We charge 4 other types of fees. One of them is:			
Instant Transfer			2%
No overdraft/credit feature. Your funds are eligible for FDIC insurance.			
For general information about prepaid accounts, visit cfpb.gov/prepaid . Find details and conditions for all fees and services inside the card package or call 888-863-0681 or visit www.usbankfocus.com .			

Card Replacement Expedited Delivery	\$15.00	This is our fee for expedited delivery (up to 3 business days) charged in addition to any Card Replacement fee.
Card Replacement Overnight Delivery	\$25.00	This is our fee for overnight delivery charged in addition to any Card Replacement fee.
Inactivity	\$2.00	This is our fee charged each month after you have not completed a transaction or received a load for 365 consecutive days. This fee is not charged where prohibited by law.

Your funds are eligible for FDIC insurance up to \$250,000. FDIC insurance protects deposits from loss due to bank insolvency. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Cardholder Services by calling **888-863-0681**, by mail at P.O. Box 551617, Jacksonville, FL 32255 or visit www.usbankfocus.com.

For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

CR-66154881

U.S. Bank Focus Card Fee Schedule

05870-36-800

Program Number: 126784009 NP

All fees	Amount	Details
Spend Money		
Instant Transfers	2%	This is our fee charged each time you transfer money from your Card using a third party Instant Transfer service.
Get cash		
ATM Withdrawal (in-network)	\$0	This is our fee per withdrawal. "In-network" refers to the U.S. Bank or MoneyPass® networks. Locations can be found at usbank.com/locations or moneypass.com/atm-locator.html .
ATM Withdrawal (out-of-network)	\$2.25	This is our fee per withdrawal. "Out-of-network" refers to all the ATMs outside of the U.S. Bank or MoneyPass ATM networks. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Teller Cash Withdrawal	\$0	This is our fee for when you withdraw cash from your card from a teller at a bank or credit union that accepts Visa®.
Using your card outside the U.S.		
International Transaction	3%	This is our fee which applies when you use your card for purchases at foreign merchants and for cash withdrawals from foreign ATMs and is a percentage of the transaction dollar amount, after any currency conversion. Some transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable network rules, and we do not control how these merchants, ATMs and transactions are classified for this purpose.
International ATM Withdrawal	\$3.00	This is our fee per withdrawal. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Other		
Card Replacement	\$5.00	This is our fee per replacement of your card, whether mailed to you with standard delivery (up to 10 business days) or provided to you by your sponsor or in another manner. This fee is waived for your first card replacement in a 12-month period. This fee will be charged for each additional replacement during the same 12 months.
Card Replacement Expedited Delivery	\$15.00	This is our fee for expedited delivery (up to 3 business days) charged in addition to any Card Replacement fee.
Card Replacement Overnight Delivery	\$25.00	This is our fee for overnight delivery charged in addition to any Card Replacement fee.
Inactivity	\$2.00	This is our fee charged each month after you have not completed a transaction or received a load for 365 consecutive days. This fee is not charged where prohibited by law.
Transaction Limits		
Your Cardholder Agreement describes some services that are not available for all Cards. You may also use your card in connection with third parties for Instant Transfers. Use of services may require additional Identity Validation. Only loads from your Sponsor are permitted. For security reasons, there are limitations on the number and amount of transactions that you may perform with your Card and there may be additional limits on the amount, number or types of transactions you can make using your Card that we do not disclose. Some of these limits are described below. Daily limits are based on a rolling 24 hour period.		
Maximum Card Balance at any time		\$40,000
Maximum Daily Debits		20 transactions and \$8,025 per day
ATM Withdrawals		5 transactions and \$1,525 per day
Purchases at the Point of Sale (including cash over the amount of purchase)		20 transactions and \$4,000 per transaction
Teller Cash Withdrawals (at Visa member banks) (Financial Institutions may have lower limits)		5 transactions and \$5,000 per day
Maximum Daily Credits		10 transactions and \$20,000 per day
Returns and Refunds		May not exceed 4 transactions per day

Your funds are eligible for FDIC insurance up to \$250,000. FDIC insurance protects deposits from loss due to bank insolvency. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact Cardholder Services by calling 888-863-0681, by mail at P.O. Box 551617, Jacksonville, FL 32255 or visit www.usbankfocus.com.

For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.



FACTS

WHAT DOES U.S. BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- transaction history and credit history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons U.S. Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does U.S. Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you	No*	We don't share

To limit our sharing

- Call 800-370-8580—our menu will prompt you through your choice or
- Visit us online: <http://www.usbank.com/privacy> and tell us your preference on the "Exercise Your Privacy Choice" page.

Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

To limit our direct marketing

Please note: We may contact our existing customers by mail, telephone, or email to offer additional financial products or services including products and services offered by nonaffiliates that we believe may be of interest to you. You may direct us not to send you such offers.

- To limit our direct marketing to you by mail or telephone, please call 800-370-8580—our menu will prompt you through your choices, or visit us online: <http://www.usbank.com/privacy> and tell us your preference on the "Exercise Your Privacy Choice" page.
- To limit our direct marketing to you by e-mail, visit us online: <http://www.usbank.com/privacy> and tell us your preference on the "Email Preferences" page.

Questions?

Call 800-872-2657 or go to usbank.com

Who we are**Who is providing this notice?**

Companies with the U.S. Bank and U.S. Bancorp names and other affiliates. Please see below for a list of other affiliates that do not have a U.S. Bank or U.S. Bancorp name.

Except for California, North Dakota and Vermont residents, a different notice applies to customers who leased or purchased a vehicle and obtained U.S. Bank financing directly through a dealership. That notice from U.S. Bank—Dealer Financial Services is available online at <http://www.usbank.com/privacy> or by calling 800-437-9497.

What we do**How does U.S. Bank protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does U.S. Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- use your credit or debit card or make deposits or withdrawals from your account
- tell us about your investment or retirement portfolio

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply individually—unless you tell us otherwise.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a U.S. Bank and U.S. Bancorp name; financial companies such as U.S. Bank National Association and U.S. Bancorp Investments, Inc.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *U.S. Bank does not share with nonaffiliates so they can market to you*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *U.S. Bank doesn't jointly market*

Other important information

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

For California residents: In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.

For Vermont residents: In accordance with Vermont law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example with your consent or to service your account. We will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

For Nevada residents: We may contact our existing customers by telephone to offer additional financial products that we believe may be of interest to you. You have the right to opt out of these calls by adding your name to our internal do-not-call list. To opt out of these calls, or for more information about your opt out rights, please contact our customer service department. You can reach us by calling 800-USBANKS (800-872-2657), clicking the "Email Us" link at usbank.com/privacy, or writing to P.O. Box 64490, St. Paul, MN 55164. You are being provided this notice under Nevada state law. In addition to contacting U.S. Bank, Nevada residents can contact the Nevada Attorney General for more information about your opt out rights by calling 702-486-3132, emailing aginfo@ag.nv.gov, or by writing to:

Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection
100 North Carson Street, Carson City, NV 89701-4717

Additional U.S. Bancorp affiliates

The Miami Valley Insurance Company
Red Sky Risk Services, LLC

Mississippi Valley Company

*Please keep in mind that, as permitted by applicable law, if you have a private label credit card account with us, we share information about you with our financial or retail partners in connection with maintaining and servicing your account, including for that financial or retail partner to market to you. Federal law does not give you the right to limit this sharing.

Last Updated: 10/01/2025

Contact Us	
Cardholder Services:	888-843-0441 (or the number on the back of your card) available 24/7 Focus Cardholder Services P.O. Box 331817, Jacksonville, FL 32255
Cardholder Website	www.usbankfocus.com

THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION (INCLUDING A CLASS ACTION ARBITRATION WAIVER). IT IS IMPORTANT THAT YOU READ THE ARBITRATION SECTION CAREFULLY.

INTRODUCTION

When you activate or use a U.S. Bank Focus Card ("Card"), you agree to be bound by the terms and conditions in this U.S. Bank Focus Card Cardholder Agreement including the Fee Schedule and Transaction Limitations ("Fee Schedule") you received with your Card and which is incorporated into this document by reference (collectively the "Agreement"). Please read this Agreement carefully and keep it for future reference. Features and services associated with your Card may change from time to time, and this Agreement may be amended from time to time. Some terms used in this Agreement have specific definitions. Meanings for capitalized terms are found throughout the Agreement and in the Key Definitions Section.

1. What is a Focus Card?

Your Card is a reloadable Visa® prepaid debit card issued by us that allows you to access funds from your Sponsor or other Funders. Your Card may be a physical card or digital credentials. Your Card is not a credit card and is not connected in any way to any other account you may have with U.S. Bank. You will not receive any interest on the funds on your Card. Your Card is intended to be used for personal, family or household purposes in connection with receiving funds from your Sponsor. Funds on the Card are owned by the Primary Cardholder. Use of your Card is subject to the terms of this Agreement, all network rules, and applicable law. Using your Card for business, non-personal, fraudulent or illegal purposes, or in a way that violates network rules is prohibited and may result in closure of your Card.

2. Are my funds FDIC-insured?

Funds on your Card are held at U.S. Bank, N.A., member FDIC, and are insured by the FDIC up to the maximum allowed by law for the benefit of the Primary Cardholder.

3. Why do we collect identifying information?

a) **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT.** 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 certain accounts. This means that when you register for a Card, or when your Sponsor registers a Card for you, we may ask for your name, address, date of birth, tax identification number, and other information that will allow us to identify you. If necessary, we may also ask to see your driver's license or other identifying documents.

b) **Additional Identity Validation.** At any time, we may request additional information or identifying documents to confirm your identity or confirm use of the Card is authorized. If you do not provide information that we request, transactions with your Card may be declined or rejected, and your Card may be frozen, blocked or closed. Depending on the features listed in your Fee Schedule, you may have the option to complete an Identity Validation and access additional Card features like adding money to your Card through direct deposit or using certain instant transfers.

4. What is the role of your Sponsor and Funder?

a) **Your Sponsor.** Your Sponsor is a Funder that has arranged with us for you to obtain a card and receive payments from the Sponsor. Your Sponsor is responsible for providing information to you about your payment options. Your Sponsor may provide us information about you to open your Card, which may include your name, date of birth, tax identification number, physical address, and/or state of employment.

b) **Your Funder(s).** A Funder is any party that transfers funds to us to add or "load" your Card. Only your Funder is responsible for the amount or timing of payments to your Card. Your Funder may retain the right to deduct funds from your Card in order to correct a previous error or overpayment to you or for other reasons. You hereby authorize us to accept instructions from your Funder that credit or debit funds to or from your Card and, in the case of a debit, to return those funds to your Funder. If you have a dispute with your Funder about the amount that the Funder loads onto or deducts from your Card, you agree to not involve us in that dispute and to resolve that dispute solely with your Funder.

5. How can I use my Card?

a) **Activate and Select a PIN.** You must activate your Card and select a PIN before using your Card. You can activate your Card by calling us or using our website (See Contact Us Section). You may use your PIN to conduct certain transactions, such as point of sale transactions or ATM transactions. Because your PIN is used to approve transactions conducted with your Card, it is important to keep your PIN safe and secure. Do not share your PIN with others. Do not write your PIN on your Card.

b) **Available Transactions.** You may use your Card to receive and spend money as described in this Agreement, including transactions like: Purchases (See Section 16); In-Network and Out-Of-Network ATM Withdrawals and balance inquiries (See Section 17); Instant Transfers including External Transfers (See Section 18 and 19); and Teller Assisted Cash Withdrawals (See Section 20). Fees and transaction limits may apply. Not all transaction types are available for all programs. See your Fee Schedule for more details.

c) **Immediate Debits.** Any time you use your Card to conduct a transaction, you authorize us to debit your Card for the amount of the transaction and any related fees.

d) **No illegal use.** You agree not to use your Card for illegal gambling or any other illegal purpose. Display of a payment card network logo by a merchant does not necessarily mean that transactions are lawful in all jurisdictions in which you or the transaction may be located. Therefore, we reserve the right to decline all online gambling transactions.

6. Is there a routing and account number for my Card?

A routing and account number for direct deposit or ACH transactions may be available for your Card if you are permitted to load money from Funders other than your Sponsor (See Section 10). You are not permitted to use any routing or account number to debit or withdraw funds from your Card.

7. Are there fees for using my Card?

While there are transactions and services available for no fee, some transactions may incur fees. All fees we charge are listed on the Fee Schedule. Some of the ways you use or access your Card may incur third party fees, like mobile carrier fees for text messages and data or fees charged by out-of-network ATM owners.

8. How do I get information about my Card balance and transactions?

a) **Electronic access.** Your transaction history is available on our website (see Contact Us Section) and

shows all Card activity during the statement period, including all loads, debits, and any fees we charge. The mobile app and website are the best ways to keep track of your Card use and monitor your transaction history for unauthorized activity or other errors.

- b) Written access. You will not automatically receive written statements. You may request written statements covering up to 24 months of transaction activity at any time. Visit the website, call us, or write us to make this request (see Contact Us Section).
- c) Confirmation of loads. If you have arranged to have loads made to your Card, including by direct deposit, you can confirm whether such loads have been made by visiting our website or by calling us (see Contact Us Section). You can also set up text or email alerts that automatically let you know when funds are loaded to your card.
- d) Receipts. You can get a receipt at the time you make any transfer to or from your Card using an ATM or point of sale terminal.

9. Is there a mobile app for my Card?

Some or all of the features and services associated with your Card are available in our mobile app or our website. Use of our mobile app and the website for your Card is subject to additional terms and conditions you are required to accept when you use those services.

ADDING MONEY

10. Who can add money to my Card?

- a) Loads from Your Sponsor. Your Sponsor may load money to your Card at any time.
- b) Loads by You or Other Funders. You may have the option to add funds to your Card after you complete additional Identity Validation. See Fee Schedule for the options for your Card.

11. How do I add money to my Card?

If available for your Card, and after you have completed Identity Validation, you may be eligible to use the services described below to add funds to your Card. See Fee Schedule for available services.

- a) Loads by Direct Deposit. Load funds to your Card by directing automated clearing house ("ACH") payments from sources other than your Sponsor to your Card using the routing and account number for your Card.
- b) Cash Reloads. One or more third-party reload networks may be available and may change from time to time. Information on current reload networks can be obtained by reviewing the Fee Schedule available after you log onto the website or by calling us (See Contact Us Section). Please note that if you utilize reload networks, those networks may charge a fee and/or set load limits that are lower than what we set.
- c) Check Reloads. You may load additional funds to your Card via a third-party remote deposit capture service. This third-party service requires that you accept the service provider's terms and conditions, including fees, and download the service provider's mobile app.

12. What are the limits for loading money to my Card?

- a) Maximum Balance. The maximum total balance you are permitted to maintain for your Card is listed on your Fee Schedule. At our discretion, we may allow a load in excess of the Maximum Card Balance, but allowing an excess load in one instance does not mean we will allow other excess loads.
- b) Limitations on Loads. For security reasons, there are limitations on the number and amount of transactions that you may perform with your Card. See your Fee Schedule for information on some of the limits applicable to your Card. Limits are subject to change from time to time. Temporary changes or changes related to security may take place without prior notice to you, though you will receive notice of permanent changes to the extent required by applicable law. To measure these limits, a "day" is a rolling 24-hour period. Third-party providers you use to add funds to your Card may impose lower limits.
- c) Other limits. There may be additional limits on the amount, number or types of transactions you can make using your Card and for security reasons we do not disclose all of these limits. We reserve the right to refuse any load at any time for any lawful reason.
- d) Prohibited Loads. You are NOT permitted to load or deposit funds to your Card using an ATM. You are NOT permitted to load funds to your Card by sending checks or money orders to us. We will attempt to return any checks or money orders we receive and will destroy any checks or money orders we do not return.

13. When are my funds available?

Funds Availability for Loads. Funds loaded to your Card are generally available for use on the Business Day funds from your Funder are received by us.

SPENDING MONEY

14. How much money can I spend or transfer with my Card?

Generally, you can make purchases or withdrawals up to the Available Balance on your Card. For security reasons, there are limitations on the number and amount of transactions that you may perform with your Card described in the Fee Schedule. There may be additional limits on the amount, number or types of transactions you can make using your Card and for security reasons we do not disclose all of these limits. Daily limits are based on a rolling 24-hour period. We reserve the right to refuse any transaction at any time for any lawful reason.

15. What happens if I spend more than my Available Balance?

Generally, you will not be permitted to conduct a transaction that exceeds the amount of your Available Balance and attempts to spend more than your Available Balance will be declined. Remember, you can always check your balance and review authorized transactions at the website listed in the Contact Us Section. If a transaction that exceeds your Available Balance occurs, you will be liable to us for any negative balance.

16. What terms apply to purchases?

- a) Holds Upon Authorization. When you conduct a transaction, there may be an immediate debit to your Card Balance for the amount of the transaction and any related fees, or there may be a hold reducing the Available Balance on your Card that you can use for transactions by the amount of the transaction as communicated to us by the merchant. Transactions with some merchants (like restaurants, car rental agencies, hotels, salons, and pay-at-the-pump gas stations) may authorize in an amount that might be greater or smaller than your transaction. If the amount of the authorization request exceeds your Available Balance, your transaction will be declined. If the transaction is authorized, funds in the authorized amount will be held and will not be available for other purchases. The authorized amount will be held until the transaction settles to your Card. Transaction settlement can generally take up to 10 days, though certain travel and lodging related authorizations may take longer. In some cases, the authorization amount will be held even if you do not complete your transaction.
- b) Split Transactions; Rescinded Transactions; Failure to Honor. If you do not have enough money on your Card to complete a transaction, the merchant may allow you to split your purchase between your Card and another form of payment. If you authorize a purchase but do not make the purchase as planned, the authorized amount will be held until the authorization expires or the merchant releases the hold, which

may take up to seven days or longer depending on the type of merchant or transaction. Neither we nor any other bank or business will be liable to you for the merchant's failure to accept or honor the Card.

- c) Recurring payments to merchants. You may arrange for recurring payments, also known as preauthorized payments, to merchants using your Card number. You are NOT permitted to debit your Card using the ACH routing and account number provided for loads. If you have authorized recurring payments with your Card, you may review your transaction history to confirm whether a transfer was made by calling us or visiting the website (see Contact Us Section). Additionally, if you have authorized a third party to initiate recurring payments from your Card, you are solely responsible for notifying these third parties when your Card is replaced, if your Card number or expiration date has changed, or if your Card is canceled. If we issue a replacement Card to you, you agree that we may, but are not required to, provide information related to the replacement Card to such third parties to permit them to continue to initiate transactions to your replacement Card, and you authorize us to process such recurring transactions until you notify us such third party is no longer authorized to debit your Card, and we have had a reasonable time to process your request.

- d) Right to stop payment and procedure for doing so. You can stop any preauthorized payments by contacting us using the telephone number or address in the Contact Us Section in time for us to receive your request at least three Business Days before the payment is scheduled to be made. Your request must include information necessary to identify the preauthorized payment (like transaction amount, merchant name, and transaction frequency). If you call, you must put your request in writing and get it to us within 14 days after you call. If you do not provide this written request, your stop payment request may only be effective for 14 days.
- e) Notice of varying amounts. If these preauthorized payments vary in amount, the person you are paying is responsible for telling you 10 days before each payment when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

- f) Liability for failure to stop payment of preauthorized payment. If you order us to stop payment, we receive the stop payment order at least three Business Days before the transfer is scheduled, and we do not do so, we will be liable for your direct losses or damages.

17. What terms apply to ATM Withdrawals?

If available for your Card, you can use your Card and PIN at many ATM machines. See your Fee Schedule to determine if you are permitted to withdraw cash with your Card and for details on fees, which networks are in-Network for you, how to find surcharge-free ATMs, and limits on funds you may withdraw. If you experience an error at an ATM, please contact us immediately for assistance. Please note, you are NOT permitted to load or deposit funds to your Card using an ATM.

18. What is an Instant Transfer?

Instant Transfers are card network transactions that move funds between accounts associated with debit cards. If available for your Card and after Identity Validation is completed, Instant Transfers may be conducted using third party services or our External Transfers service. See Fee Schedule.

19. How do I use External Transfers?

External Transfers is a type of Instant Transfer that is accessed through the website or mobile app for your Card. If available, you may use our External Transfer service to send available funds from your Card to your account at another institution when that account has a debit card. This service can only be used to move funds off your Card and cannot be used to add money to your Card. All External Transfers are one-time payments. You may cancel your use of the External Transfer Service at any time by deleting your saved External Accounts on the cardholder mobile app or website.

- a) Set-up. You must set up an External Card Account using the cardholder mobile app or website before you conduct External Transfers. The External Account must be associated with a debit card to be eligible for set-up. However, not all accounts are eligible, and eligibility may be impacted by account features set by the provider of your External Card Account. Only two (2) External Card Accounts may be set up for use at any one time. You are responsible for providing accurate account information for the External Card Account. Inaccurate account data may cause External Card Account set-up to fail or External Transfers to be misdirected. We are not responsible for misdirected transfers if we follow your instructions.
- b) Sending funds. Generally, transfers will be processed when submitted. You do not have the right to cancel an External Transfer after it is submitted by you. If your Available Balance is not sufficient to cover the requested transfer and any fees at the time the transfer is processed, the transfer will fail.
- c) Permissible delays; refusal of requests. We may delay or refuse an External Transfer in certain situations, which may include: if we need to confirm that you have authorized the transfer, if other transactions to or from your Card have been subject to reversal, if you have made recent changes to your contact information, or if the transfer exceeds transaction limitations for your Card. If we refuse a transfer, we will return the funds associated with the transfer to you unless we are legally obligated to take other action.
- d) Our Liability is limited. We are responsible for errors caused by our failure to process an External Transfer according to your properly transmitted instructions unless we have reasonably delayed or rejected the transaction in accordance with this Agreement. We are not responsible for any costs, late fees, or other damages incurred if the External Transfer is delayed. We are not responsible for misdirected transfers or errors that result from payment instructions provided by you that we have accurately followed. If you believe an error has occurred, you should report it immediately using the error resolution process described in Section 35.

20. What terms apply to Teller Assisted Cash Withdrawals?

Teller Assisted Cash Withdrawals can be conducted through the teller window at any Visa member bank and allow you to withdraw funds from your Account. See your Fee Schedule to determine if you are permitted to conduct these cash withdrawal transactions. These transactions are treated as point-of-sale transactions for tracking limitations on transactions. The bank you use for this transaction may require identification or other information before the transaction may be completed.

21. Can I use my Card outside of the U.S.?

Generally, you may use your Card for retail purchases at foreign (outside the United States) merchants and for cash withdrawals from foreign ATMs that bear either the PLUS System or the Visa logo. We may block transactions to or in certain countries. Some merchant and ATM transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable Visa rules, in which case we will add the "International Transaction Fee" described below to those transactions. We do not control how these merchants, ATMs and transactions are classified for this purpose. The exchange rate in effect when the transaction is processed may differ from the rate in effect on the date of the transaction or the date of the posting of the transaction to your Card. If you use your Card at a merchant or an ATM that bears the Visa logo (and no PLUS System logo), the transaction will be processed through the Visa system and will be converted into U.S. Dollars according to the applicable rules established by Visa from time to time. For transactions processed through Visa, the foreign currency transaction will be

converted to U.S. Dollars by multiplying the amount of the foreign currency times (a) a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or (b) the government-mandated rate in effect for the applicable central processing date. If you use your Card at an ATM that bears only the PLUS System logo (and no Visa logo), the transaction will be processed through the PLUS System and converted into U.S. Dollars at the exchange rate established, from time to time, by the operator of that ATM. If you use your Card at an ATM that bears both the Visa and PLUS System logos, the ATM operator will determine whether to send your transaction over the Visa or PLUS System network using such network's respective currency conversion rules then in effect (as explained above). We may assess an International Transaction Fee, calculated as a percentage of your transaction amount. The percentage, if any, is listed on the Fee Schedule. We may assess the International Transaction fee on all foreign transactions, even transactions that do not require currency to be converted.

22. Can someone else use my Card?

You may not permit another person to have access to your Card. If you allow or permit another person to access to your Card, you are liable for all transactions and fees incurred by such person. You must notify us in writing to revoke permission for any person you previously authorized to use or access your Card. You are at all times liable and responsible for all transactions, fees, and other activity with respect to the Card.

ACCOUNT CLOSURE AND OTHER MATTERS

23. How do I close my Card?

You may close your Card at any time without incurring a fee. To close your Card, call or write us. (See Contact Us Section).

24. Can the bank close my Card?

We may close your Card for any reason or no reason at all. If we close your Card, we will send you notice of closure.

25. What happens when my Account is closed?

a) Effect of Closure on Transactions. When your Card is closed, we will deactivate your Card and you will not be able to add funds to the Card or use the Card to conduct transactions. Closing your Card, whether at your request or by us, will not affect prior transactions or obligations relating to your Card existing at the time of closure.

b) Return of Funds. After Card closure, and after any transactions authorized before closure have settled, we will send the remaining Available Balance to you at your last known address reflected in our records. If your Card is closed for any reason, you authorize us to re-open your Account to process any transactions authorized prior to Card closure, or for other purposes consistent with applicable law. We reserve the right to place a hold on your Card, and delay return of remaining funds, if we suspect irregular, fraudulent, unlawful or other unauthorized activity involved with your Card. You agree that we may maintain such hold until all claims against you or us to the funds held in the Card, whether civil or criminal in nature, have been fully resolved in our sole satisfaction.

c) Abandonment or Dormancy. If your Card remains inactive or dormant for a certain amount of time, we may be required to escheat unclaimed funds in accordance with applicable law.

26. What are my responsibilities?

This Agreement describes various responsibilities you and we have with respect to your Card. Some of your responsibilities include:

a) Duty to protect your Card and Access Credentials. It is your responsibility to protect your Card by protecting the information that can be used to access your Account, like account numbers, card numbers, your Card, PIN, and/or access credentials (like your username and/or password). If you furnish your Card and/or the information that can be used to access your Account and grant actual authority to conduct transactions to another person (for example, to a family member or co-worker), who then exceeds that authority, you are liable for the transfers unless we have been notified in writing by you that transfers by that person are no longer authorized.

b) Duty to Examine Statements. Because you are in the best position to discover any problem with your Card, you agree to promptly examine your transaction history and report to us any problem on or related to your Card. Failure to promptly report problems may impact our ability to investigate or address the issue and your liability for the problem. See Sections 34 and 35 for information on reporting problems and your liability for errors.

c) Duty to Update Contact Information. It is your responsibility to ensure the contact information we have for you is accurate and current. You are responsible for messages and statements we send to the most recent address you have given us. We may also update your address in our records without a request from you if we receive an address change notice from the U.S. Postal Service, our mail vendor, or your Sponsor.

27. How does the bank prevent fraud?

You play a key role in preventing fraud on your Card by, for example, keeping your Card safe, avoiding irregular transactions or merchants, regularly reviewing your transaction history and quickly reporting any concerns or errors. We reserve the right to place a hold on your Card, and delay return of remaining funds, if we suspect irregular, fraudulent, unlawful or other unauthorized activity involved with your Card. We may attempt to notify you of such hold, but we are not required to provide such notice prior to placing the hold. You agree that we may maintain such hold until all claims against you or us to the funds held on the Card, whether civil or criminal in nature, have been fully resolved in our sole satisfaction.

28. When is the Bank liable for mistakes or delays?

If we do not complete a transfer to or from your Card on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages with some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your Card to make the transfer.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal system was not functioning properly and you were aware of that when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

29. How can the bank contact me?

a) From time to time, we may contact you to service your Card. By providing us with a telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular number, you are expressly consenting to receiving communications—including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system—from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes unless you take action to revoke this consent. Calls and messages may incur

access fees from your cellular provider. From time to time, we may monitor telephone calls you make to us or our agents.

b) You may also sign up for email and text alerts. Visit the website or call us at phone number listed in the Contact Us Section for more information. You can make changes to your alerts and contact preferences at any time.

30. How does the bank use my information?

Our privacy policy (available on our website) discloses the information we share with other entities for marketing purposes and your rights to control the use of that information. To service your Card, we will disclose information to third parties about your Card or the transfers you make where it is necessary for completing transfers or in order to verify the existence and condition of your Card for a third party, such as a credit bureau or merchant. We may provide information about you or your Card as permitted or required by law for other purposes, such as: (1) reporting of interest you earn to federal and state tax authorities, (2) reporting cash transactions that are at reportable limits, (3) investigating and reporting of transactions that we reasonably determine to be suspicious; and (4) responding to subpoenas, court orders, or government investigations. We may also share information if you give us your written permission.

31. What will the Bank do with Legal Process Affecting my Card?

We are a national bank with many locations. You agree that for purposes of this section, we may treat your Card as existing in the state of your mailing address, unless you have also provided us a physical address with a different state in which case we will treat your Card as existing in the state of your physical address. You understand and agree that a creditor or governmental agency may attach your Card by service of legal process on any of our locations, at any site designated by us for acceptance of service of process, on any appointed agent of ours, or any other method authorized by law, court rule, or regulation. We may accept and comply with legal process served by any means. If we receive any legal process affecting the Card that we believe to be valid, we may accept and act on such process by withholding transfer of so much of the balance of the Card as may be subject of such process. Legal process includes, but is not limited to, the following: any writ of attachment, adverse claim, execution, garnishment, tax levy, restraining order, subpoena or warrant. We may, but are not required to, provide notice of legal process affecting the Card. We may collect fees associated with the receipt and processing of such orders.

If we are served with any legal process that tries to attach or in some way prevent you from freely using your funds, you give us the right, but we have no obligation, to hold any portion of the funds during any time necessary to determine whether the funds in your Card are subject to the legal process, and you agree that we may deposit the funds with any court which we deem to have jurisdiction over us or your Card and ask that court to determine to who the funds belong. You agree to reimburse us for our expenses, including attorney's fees and expenses, arising out of the service of the legal process on us and our response to it.

32. Can these terms change?

a) Amendment. Yes, these terms may change from time to time. You will be notified of any change as required by applicable law. However, if the change is made for security purposes, we may implement such change without prior notice. We may terminate or suspend this Agreement, or any features or services of the Card described in the Agreement, at any time. The terms, conditions and fees associated with your Card do not automatically change when your relationship with the Sponsor ends. Continuing to use the Card after any change in terms constitutes your acceptance of the new terms.

b) Assignment and waiver. We may at any time change or terminate the Agreement or transfer our rights under this Agreement. We do not give up our rights by delaying or failing to exercise them at any time.

c) Availability of current terms. Current terms are available at the website listed in the Contact Us Section. You can also request current terms by writing or calling us.

d) Severability. If any term of this Agreement is found by a court to be illegal or unenforceable, all other terms will still be in effect.

LOST CARDS AND RESOLVING ERRORS OR ISSUES

33. What if I lose my Card?

a) Tell us IMMEDIATELY if you believe your Card or PIN has been lost or stolen or if you believe a transaction with your Card has been performed without your permission. Calling us at the telephone number listed in the Contact Us Section is the best way to notify us and reduce your possible losses. You may also write us at the address listed in the Contact Us Section.

b) If your Card has been lost or stolen, or if you have reported unauthorized activity on your Card, we will deactivate your Card and provide you with a replacement Card. While this step may be inconvenient, it is necessary.

34. What should I do if I notice errors or unauthorized use?

a) Contact us. If you think your statement, transaction history, or receipt is wrong or if you need more information about a transaction listed on the statement, transaction history, or receipt, contact us immediately using the telephone number or address in the Contact Us Section. Errors might include transactions or activity you did not authorize, incorrect transactions, omissions or other mistakes on your transaction history, computational or bookkeeping errors made by us regarding a transaction, receipt of an incorrect amount of money from an ATM, and incorrect or incomplete information on receipts for transactions. An unauthorized transaction is one that another person conducts without your permission and from which you receive no benefit.

b) Timing to report. We must allow you to report an error within 120 days after the error occurred.

c) What information you will need. When you report the error, you will need to tell us: (1) Your name and your Card number; and (2) Why you believe an error exists, including to the extent possible the type, date, and amount of the error or why you need more information.

d) Written Confirmation Required. If you report the error by calling us, we will require that you send us your complaint or question in writing within 10 Business Days after speaking with us.

e) Investigation Timing and Process. We will determine whether an error occurred within 10 Business Days after you first provide us with the required information and will correct any error promptly. If we need more time, however, we may take up to 90 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your Card within 10 Business Days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive this writing within 10 Business Days, we may not provisionally credit your Card, although we will still investigate your complaint or question. For errors involving ATM transactions, we may take up to 45 days to investigate your complaint or question. For errors involving new Cards (open less than 30 days from the first load to the Card), point of sale, or foreign initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Cards, we may take up to 20 Business Days to provisionally credit your Card for the amount you think is in error. We will tell you the results within three Business Days after completing our investigation. If we decide there was no error, we will send you a written explanation within three Business Days after we finish our investigation. You may ask for copies of the documents used in our investigation. If we have issued provisional credit to you and there is no

error, the amount of that credit will be subtracted from your Card. We will give you advance notice of the amount and date of the debit against your Card for that credit.

35. Am I liable for unauthorized transactions?

You are generally protected from liability for unauthorized transactions you report to us in a timely manner. However, if you fail to give us notice within 120 days after the transfer or transaction allegedly in error was credited or debited to your Card, you may not get back any money you lost after the 120 days if we can prove we could have stopped transactions if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

36. Can the bank make adjustments to my Card or Card Balance?

If we, or you, or your Sponsor, make an error on your Card, we can fix the error without first notifying you. For example, if funds were added or removed from your Card in error, we can fix that error without special notice to you. The correction will normally appear on your transaction history.

37. How do I address issues with the bank?

a) We welcome the opportunity to address any concerns you may have about your Card or our services. Please contact us using the information listed in the Contact Us Section to share your concerns.

b) RESOLUTION OF DISPUTES BY ARBITRATION

PLEASE READ THIS PROVISION CAREFULLY. UNDER THIS PROVISION, YOU WAIVE YOUR RIGHTS TO TRY ANY COVERED CLAIM IN COURT BEFORE A JUDGE OR JURY AND TO BRING OR PARTICIPATE IN ANY CLASS OR OTHER REPRESENTATIVE ACTION.

The following provision applies to any claim, cause of action, proceeding, or any other dispute between you, on the one hand, and us, our respective parents, subsidiaries, affiliates, agents, employees, predecessors-in-interest, personal representatives, heirs and/or successors, and assigns, on the other hand (each a "Claim" as further defined under the heading "Claims Covered by Arbitration"), including all questions of law or fact related thereto.

1. **Agreement to Arbitrate.** Either you or we may elect in writing, and without the consent of the other, to arbitrate all Claims covered by this provision.
2. **Claims Covered By Arbitration.** Claims subject to our agreement to arbitrate shall include all of the following: (i) Claims related to or arising out of this Agreement, or any prior or later versions of this Agreement as well as any changes to the terms of this Agreement; (ii) Claims related to or arising out of any aspect of any relationship between us that is governed by this Agreement, whether based in contract, tort, statute, regulation, or any other legal theory; (iii) Claims related to your use of any of the digital services we make available to you through our website, online banking platforms, and mobile apps; and (iv) Claims that relate to the construction, scope, applicability, or enforceability of this arbitration provision. Claims include Claims that arose before we entered into this Agreement (such as Claims related to advertising) and after termination of this Agreement.
3. **Claims Not Covered by Arbitration.** Claims subject to our agreement to arbitrate shall not include any Claim you file in a small claims court, so long as the Claim remains in such court and advances only an individual claim for relief.
4. **Commencing an Arbitration.** The party initiating arbitration must initiate such arbitration with the American Arbitration Association (the "AAA"). If AAA is for any reason unable to serve, then you or we may agree to a comparable substitute organization. If the parties are unable to agree, then a court of competent jurisdiction shall appoint a comparable substitute organization.
5. **Arbitration Procedure.** The arbitration shall be decided by a single neutral arbitrator selected in accordance with AAA's rules, as applicable. Except as modified by this [Arbitration provision], the AAA will administer arbitration in accordance with the AAA's Consumer Arbitration Rules. AAA's Rules may be obtained at www.adr.org. At the time of initiating arbitration, the party seeking to initiate arbitration must provide the other party with the demand for arbitration and identify the cardholder(s) and card(s) at issue, including the Card Number(s), and provide a short and plain statement of the claims asserted and the relief sought. The Parties agree that Federal Rule of Civil Procedure 11 shall apply to the arbitration proceeding, including that the claims and relief sought are neither frivolous nor brought for an improper purpose. The arbitrator will decide the dispute in accordance with the terms of our Agreement and applicable substantive law, including the Federal Arbitration Act and applicable statutes of limitation. The arbitrator shall honor claims of privilege recognized at law. The arbitrator may award damages or other relief (including injunctive relief) available to the individual claimant under applicable law, including relief contemplated under Federal Rule of Civil Procedure 11. The arbitrator will not have the authority to award relief to, or against, any person or entity who is not a party to the arbitration. The arbitrator will take reasonable steps to protect customer account information and other proprietary or confidential information. Any arbitration hearing shall take place in the federal judicial district that includes your home address, unless you and we agree in writing to a different location or the arbitrator so orders. If all Claims are for \$10,000 or less, you may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing, or by an in-person hearing in accordance with AAA's rules. At your or our request, the arbitrator will issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based. The arbitrator's award shall be final and binding, subject to judicial review only to the extent allowed under the Federal Arbitration Act. You or we may seek to have the award vacated or confirmed and entered as a judgment in any court having jurisdiction.
6. **No Class Action or Joinder of Parties.** You and we agree that any Claim brought in arbitration will be brought on an individual basis only. You and we agree that no class action, private attorney general, or other representative claims may be pursued in arbitration, nor may such action be pursued in court if either you or we elect arbitration. Unless mutually agreed to by you and us, Claims of two or more persons may not be joined, consolidated, or otherwise brought together in the same arbitration (unless those persons are joint account owners or beneficiaries on your Card and/or related accounts, or parties to a single transaction or related transaction). If under applicable law a claim, remedy or request for relief cannot be compelled to arbitration, then that claim, remedy or request for relief shall be severed and may be brought in a court of competent jurisdiction under this Agreement after arbitration and all appeals are concluded. The remaining claims, remedies or requests for relief shall be submitted to arbitration consistent with the terms of this provision. If this specific paragraph is determined by the arbitrator to be unenforceable, then this entire provision shall be null and void.
7. **Arbitration Costs.** The parties will be responsible for the costs of arbitration as set forth in the rules of the applicable arbitration forum and subject to applicable law. To the extent allowed by applicable law, our agreements, and the rules of the applicable arbitration forum, the arbitrator may award arbitration costs and attorneys' fees to the prevailing party. Otherwise, each party will pay its own attorney, expert and witness fees.
8. **Applicable Law.** You and we agree that you and we are participating in transactions that involve interstate commerce and that this provision and any resulting arbitration are governed by the Federal Arbitration Act. To the extent state law applies, the laws of the state governing your Card relationship apply. No state statute pertaining to arbitration shall apply.

9. **Severability.** Except as this provision otherwise provides, if any part of this provision is deemed to be invalid or unenforceable by the arbitrator, that part will be severed from the remainder of this provision and the remainder of this provision will be enforced.

c) **Litigation Class Action Waiver.** To the extent a Claim is not submitted to arbitration for any reason, you and we agree that any Claim filed in court will be brought on an individual basis only. You and we agree not to participate in any class action, private attorney general action, or other representative action for a Claim filed in court by any party.

d) **Attorney's Fees.** Where used, "attorney's fees" includes attorney's fees, court costs, collection costs, and all related costs and expenses. Notwithstanding any provision in this Agreement to the contrary, any provision for attorney's fees in this Agreement shall not be enforceable in any dispute governed by the laws of California or Oregon.

Key Definitions

"Account" is another way to refer to your Card and the funds accessed by your Card.

"Agreement" means this Cardholder Agreement and the Fee Schedule as may be amended from time to time.

"Available Balance" means the total funds available to you at a point in time for spend or withdrawal transactions.

"Business Day" means Monday through Friday, excluding federal holidays.

"Card" means the digital credentials or physical U.S. Bank Focus Card which accesses funds loaded to your Card or Account.

"Cardholder" or "Primary Cardholder" means the person to whom the Card was first registered and issued.

"Fee Schedule" means the Fee Schedule and Transaction Limitations delivered with your Card which is incorporated into the Agreement by reference.

"FDIC" means the Federal Deposit Insurance Corporation. For information about FDIC and deposit insurance, visit fdic.gov.

"Funder" means an organization providing an actual dollar value, or funds, to your Card.

"Identity Validation" is the process through which you provide certain identifying information (like your physical address, date of birth and/or tax identification number) to us and we take steps to verify your identity as described in Section 3.

"Load" means adding funds to your Card.

"Preauthorized Payments" are recurring payments to merchants using your Card number.

"Sponsor" is the Funder that originally offered you the Card.

"We" or "us" means U.S. Bank, N.A., the issuer of the Card, including its successors, assignees, and agents, as well as any vendors associated with servicing the Card.

"You" refers to the Cardholder.

The Focus Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. ©2025 U.S. Bank. Member FDIC.