Focus Card™ Fee Schedule				
Activity	Cost			
Monthly Account Maintenance	Free			
Purchases at Point-of-Sale (Domestic)	Free			
Cash Back with Purchases (Domestic)	Free			
ATM Transactions U.S. Bank ATM MoneyPass® ATM Allpoint ATM Other ATM International ATM The owner of any Non-U.S. Bank or Non-MoneyPass ATM may assess an additional surcharge fee for any ATM transaction that you	Cash Withdrawal Free Free Free \$2.00 \$3.00	Declined Withdrawal Free Free Free \$0.50 \$0.50	Balance Inquiry Free Free Free \$1.00 \$1.00	
complete. Teller Cash Withdrawal	Free			
Customer Service	1100			
Automated Phone Service Online Live Phone Representative Text or Email Alerts*	Free Free Free Free			
Inactivity After 90 consecutive days. Not assessed if balance is \$0.00. Monthly Paper Statement	\$2.00 Per Month If requested – \$2.00			
Card Replacement Non-Personalized Issued by employer (If applicable to your program)	\$5.00			
Personalized Standard Expedited Overnight	\$5.00 \$15.00 \$25.00			
ChekToday Convenience Checks (If applicable to your program) Check Authorization Check Order Expedited Check Order Check Return Stop Payment Lost/Stolen Check Void Check Check Reversal	Free Free \$35.00 \$25.00 \$25.00 \$25.00 Free \$25.00			
Check Copy Foreign Transaction	\$10.00 Up to 3% of transaction amount			

^{*}Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

Count	Amount \$40,000	
N/A		
20 per day	\$4,000 per day	
3 per day	\$950 per day	
5 per day	\$2,525 per day	
5 per day	\$1,525 per day \$1,025 max transaction	
10 per day	\$20,000 per day	
4 per day	N/A	
5 per day	\$5,000 per day	
5 per day	\$20,000 per day	
	N/A 20 per day 3 per day 5 per day 10 per day 4 per day 5 per day	

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