



PREPAID DEBIT CARD

Get started with your CFR Focus prepaid debit card

- Your Focus card should arrive in the mail in 7-10 business days.
- Call 877-474-0010 or visit www.usbankfocus.com to activate your card and choose your PIN.
- Download the free app to track spending, check your balance, and find ATM locations.
- Your tax refund will be directly deposited onto your Focus card. Check your refund status by contacting the IRS (800-829-1954 or www.irs.gov) or Minnesota Revenue (651-296-4444 or www.revenue.state.mn.us).



Add money to your card

- **Direct deposit:** No fee for direct deposits! You can have paychecks, government benefits, or any other payment that offers direct deposit loaded onto your card.
 - Call 877-474-0010 and request to make your card “portable.” Text DD to 90831 to get your routing and account numbers.
- **Load cash:** Add cash to your card for a fee of \$2-5. Go to www.visa.com/readylink or www.attheregister.com/locations to find a retail outlet (e.g. CVS, Walmart, Speedway, Cub Foods) that will load cash onto your card.

Save for a rainy day

- Your Focus card comes with a savings account. It is free to use and easy to set up. Start with \$10 and watch it grow by setting up automatic transfers from your card to your savings.
- There are no monthly fees and your funds are FDIC insured.
- Visit www.usbankfocus.com to get started.

Tips for using your Focus card

- **Check your balance regularly.** Call 877-474-0010, text BAL to 90831, or visit www.usbankfocus.com. A \$1 fee may apply if you check your balance at an ATM.
- **Avoid fees.** Get cash back with a purchase or use U.S. Bank, Allpoint, or MoneyPass ATMs for free.
- **Watch out for holds.** Avoid using your card to pay for gas at the pump. Pay inside to avoid holds of up to \$75.
- **Get help 24/7.** The Cardholder Service Line is just a phone call away at 877-474-0010 and you can access www.usbankfocus.com at any time.

U.S. Bank teller withdrawal	\$0
Inactivity (after 90 days of no use)*	\$2 per month (balance cannot become negative)
Replacement card	First one free, \$5 for additional cards

*checking a balance counts as activity

Other fees may apply that are not listed here. See the account agreement mailed with your Focus card or call 877-474-0010.

PREPARE + PROSPER

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