

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. It will arrive in an unlabeled white mailing envelope.
- 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 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

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

How do I use my card to receive other deposits?

CFR Focus cards are designed for a person to get funds from a single source like tax refunds, employer pay, stipends or other additional income. To use your card for more deposits you must go through a process called Portability.

How do I make my Focus card portable?

Option 1: Online

1. Log in to usbankfocus.com
2. Click on the dropdown arrow on where it says “Welcome [Name]”
3. Select “Profile Management”
4. On the profile management page, select ‘edit my profile’
5. Once in the edit screen scroll to find ‘additional information’
6. Input your Country of Citizenship & Country of Permanent Residence
7. Check box: “My country of citizenship is the same as my country of residence” if the country of citizenship is the same as the country of permanent residence
8. Check the box “Check here if you want to allow loads to your card from other sources other than your employer or organization that issued your card.” This will make your card portable.
9. Review and submit by clicking the update button

Option 2: Call Customer Service

1. Call US Bank 877-474-0010 and confirm account information. US Bank representative may ask you to confirm your card number, address, DOB and phone number
2. Tell the representative, “I want to update my card and make it portable.”
3. Representative will read you a disclosure statement and will need you to give consent to verify you.
4. Once you give consent the representative will process the request, and your card will be portable.

Do you have an ITIN?

ITIN Holders are required to submit additional ID verification to make their cards portable. This could take a bit longer and require secure uploads of documents. P+P could assist you if needed.

To verify that you can make your card portable you would need one of the following accepted, unexpired government issued IDs. You may also be required to submit a piece of current mail.

Accepted Forms of Identification for ITIN Holders	
U.S. State Driver’s License	Mexican Matrícula/Consular
U.S. State ID	Letter

Non-ITIN holders may also need to submit additional ID verification to make their card portable on an as-needed basis.

Be ready to provide proof of an unexpired government-issued ID, such as a U.S. birth certificate, U.S. passport, Native American Tribal ID card, U.S. military service ID, U.S. alien resident/immigration ID, U.S. work visa, Foreign Passport with a U.S. Social Security Card or Temporary Social Security, or one of the IDs listed in the “Accepted Forms of Identification for ITIN Holders” table above.

**We’re here to help make your CFR Focus card portable or answer your questions.
Contact us at financial@prepareandprosper.org or 651-262-2170.**