

Focus Fee Schedule

Activity	Cost	
Monthly Account Maintenance	Free	
Purchases at Point-of-Sale (Domestic)	Free	
Cash Back with Purchases (Domestic)	Free	
ATM Transactions	<u>Cash Withdrawal</u>	<u>Balance Inquiry</u>
U.S. Bank ATM	Free	Free
MoneyPass® ATM	Free	Free
Allpoint ATM	Free	Free
Other ATM	\$2.00	\$1.00
International ATM	\$3.00	\$1.00
The owner of any Non-U.S. Bank, Non-MoneyPass or non-Allpoint ATM may assess an additional surcharge fee for any ATM transaction that you complete.		
Teller Cash Withdrawal	Free	
Customer Service		
Automated Phone Service	Free	
Online	Free	
Live Phone Representative	Free	
Alert Message* – Email or Text	Free	
Inactivity	\$2.00 Per Month	
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.		
Monthly Paper Statement	If requested – up to \$2.00 (as restricted under applicable state law)	
Card Replacement		
Standard Mail or Issued by employer (if applicable to your program)	\$5.00 (one free per rolling year)	
Expedited Mail	\$15.00	
Overnight Mail	\$25.00	
ChekToday Convenience Checks (if applicable to your program)		
Check Authorization	Free	
Check Order	Free	
Expedited Check Order	\$35.00	
Check Return	\$25.00	
Stop Payment	\$25.00	
Lost/Stolen Check	\$25.00	
Void Check	Free	
Check Reversal	\$25.00	
Check Copy	\$10.00	
Foreign Transaction	Up to 3% of transaction amount	
*Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.		
Transaction Limits	Count	Amount
Maximum Card Balance	N/A	\$40,000
Purchases (includes cash back)	20 per day	\$4,000 per transaction
Cash Loads (If applicable to your program)	3 per day	\$950 per day
Teller Cash Withdrawal	5 per day	\$2,525 per day
ATM Withdrawal	5 per day	\$1,525 per day
Loads or Deposits	10 per day	\$20,000 per day
Signature-based POS returns	4 per day	N/A
Pending ACH Credits	5 per day	\$5,000 per day
ACH Loads	5 per day	\$20,000 per day
We reserve the right to change the above fee schedule upon written notification to you as required by applicable law.		