

## Focus Fee Schedule

Activity	Cost	
<b>Monthly Account Maintenance</b>	Free	
<b>Purchases at Point-of-Sale (Domestic)</b>	Free	
<b>Cash Back with Purchases (Domestic)</b>	Free	
<b>ATM Transactions</b>	<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.		
<b>Teller Cash Withdrawal</b>	Free	
<b>Customer Service</b>		
Automated Phone Service	Free	
Online	Free	
Live Phone Representative	Free	
<b>Alert Message* – Email or Text</b>	Free	
<b>Inactivity</b>	\$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.		
<b>Monthly Paper Statement</b>	If requested – up to \$2.00 (as restricted under applicable state law)	
<b>Card Replacement</b>		
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	
<b>ChekToday Convenience Checks</b> (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	
<b>Foreign Transaction</b>	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.		