

Welcome!

To your new U.S. Bank Expense Card – Cash Access

Your card can be used anywhere
Visa debit cards are accepted.

Card Checklist

- Activate your card
- Set up your online account
- Sign up for text¹ or email alerts

See the enclosed Usage Guide for more details.

Keep Track of Your Balance

Online

Log in online at www.usbankexpensecard.com

Text¹/Email Alerts

Sign up to receive email or text alerts when funds have been deposited or when your balance gets low. Sign up on the cardholder website.

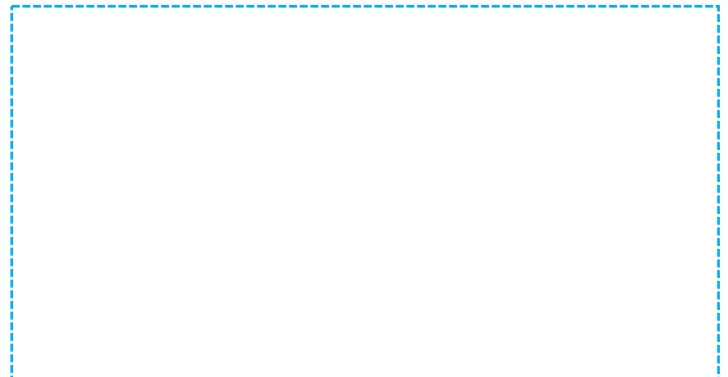
¹For text alerts, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

Activate Your Card Before Use

Go to www.usbankexpensecard.com

Call 888-799-0030

We accept relay calls



- Memorize the Personal Identification Number (PIN) that you will establish
- Sign your name in ink on the back of the card

Card Usage Tips:

Gas Stations:

When purchasing gasoline at a gas station using the pay-at-the-pump option, a maximum hold of \$75.00 will be placed on your account to initiate your transaction. This amount will be held until the actual transaction amount clears. If you do not want funds held while waiting for the transaction to clear, please pay the cashier inside for your gasoline purchase. Payments made this way will post to your card account automatically.

Restaurants, Salons and Other Services: Prepaid card transaction posting amounts may vary. Most restaurants, salons and other services where you typically tip may temporarily add approximately 20% to your bill to cover the tip. Make sure your balance can cover the 20% or your transaction will be declined.

Hotels: When making travel reservations with a hotel or similar merchant, ask for the amount of the authorization they will send to your account. These merchants may send an initial authorization amount equal to your entire stay or rental period, plus taxes and incidentals, even though your actual purchase will be weeks or months away.

Track your Balance: It is always important to know your balance before you make a purchase or cash withdrawal and to keep track of your remaining balance after these transactions.

U.S. Bank Expense Card Fee Schedule – Cash Access

All fees	Amount	Details
Get cash		
ATM Withdrawal (in-network)	\$0	This is our fee per withdrawal. "In-network" refers to the U.S. Bank or MoneyPass® ATM networks. Locations can be found at usbank.com/locations or moneypass.com/atm-locator.html .
ATM Withdrawal (out-of-network)	\$2.50	This is our fee per withdrawal. "Out-of-network" refers to all the ATMs outside of the U.S. Bank or MoneyPass ATM networks. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Teller Cash Withdrawal	\$5.00	This is our fee for when you withdraw cash off your card from a teller at a bank or credit union that accepts Visa®.
Information		
ATM Balance Inquiry (in-network)	\$0	This is our fee per inquiry. "In-network" refers to the U.S. Bank or MoneyPass ATM networks. Locations can be found at usbank.com/locations or moneypass.com/atm-locator.html .
ATM Balance Inquiry (out-of-network)	\$1.00	This is our fee per inquiry. "Out-of-network" refers to all the ATMs outside of the U.S. Bank or MoneyPass ATM networks. You may also be charged a fee by the ATM operator.
Using your card outside the U.S.		
International Transaction	3%	This is our fee which applies when you use your card for purchases at foreign merchants and for cash withdrawals from foreign ATMs and is a percentage of the transaction dollar amount, after any currency conversion. Some transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable network rules, and we do not control how these merchants, ATMs and transactions are classified for this purpose.
International ATM Withdrawal	\$3.00	This is our fee per withdrawal. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
International ATM Balance Inquiry	\$1.00	This is our fee per inquiry. You may also be charged a fee by the ATM operator.
Other		
Inactivity	\$3.00	This is our fee charged each month after you have not completed a transaction using your card for 180 consecutive days.
Transaction Limits		
For security reasons, there are limitations on the number and amount of transactions that you may perform with your U.S. Bank card. Daily limits are based on a rolling 24 hour period. There may be additional limits on the amount, number or types of transactions you can make using your Card and for security reasons we do not disclose these limits. Limits are subject to change from time to time. You will receive prior notice of such changes to the extent required by applicable law.		
Maximum card balance at any time	\$15,000	
Maximum daily debits	20 transactions and \$7,500 per day	
ATM Withdrawals	3 at \$1,025 per transaction and \$1,220.00 per day	
Purchases at the Point of Sale (including cash over the amount of purchase)	20 transactions and \$5,050 per day	
Teller withdrawals (at Visa member banks) (Financial Institutions may have lower limits)	3 transactions and \$5,050 per day	
Maximum daily credits	10 transactions and \$10,000 per day	
Returns and Refunds	May not exceed 4 transactions per day	

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The U.S. Bank Expense Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. ©2021 U.S. Bank. Member FDIC.