

Cash Back with Purchases (Domestic)		Free	Free
<b>ATM Transactions</b>		<u>Cash Withdrawal</u>	<u>Declined Withdrawal</u>
	U.S. Bank ATM	Free	Free
	MoneyPass® ATM	Free	Free
	Allpoint ATM	Free	Free
	Other ATM*	\$2.00	\$0.50
	International ATM	\$3.00	\$0.50
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>		Free	
	Automated Phone Service, Online, or Live Phone	Free	
<b>Alert Message** – Email or Text</b>		Free	
<b>Monthly Paper Statement</b>		If requested – up to \$2.00 (as restricted under applicable state law)	
<b>Card Replacement</b>		1 free per year	
	Standard Mail	\$5.00 per each additional	
	Expedited Mail	\$15.00	
<b>ChekToday Convenience Checks</b>		Free	
	Check Authorization, Check Order or Void Check	Free	
	Check Return, Check Reversal, Lost/Stolen Check or Stop Payment	\$25.00	
	Check Copy	\$10.00	
<b>Foreign Transaction</b>		3% of transaction amount	
<b>Inactivity</b>		\$2.00 Per Month	
After 365 consecutive days. Not assessed if balance is \$0.00.			
*The first cash withdrawal per pay period from any non-U.S. Bank, non-MoneyPass or non-Allpoint ATM will be free.			
**Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.			
<b>Transaction Limits</b>		<b>Count</b>	<b>Amount</b>
Maximum Card Balance		N/A	\$40,000
Purchases (includes cash back)		20 per day	\$5,000 per transaction
Cash Loads		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.			
<b>Card Usage Tips:</b>			
<b>Gas Stations:</b> When purchasing gasoline at a gas station using the pay-at-the-pump option, a maximum hold of \$75 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 inside clear for the actual transaction amount immediately.			
<b>Restaurants, Salons and Other Services:</b> 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.			
<b>Hotels:</b> 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.			
<b>Chek Today Details:</b>			
All checks MUST BE AUTHORIZED prior to use. Checks that are not authorized will be returned and a return fee will be charged to your card account. Checks must be authorized for the full balance of your card account and made payable to you. Checks may not be endorsed to a third party.			
<b>To Authorize Online</b>		<b>To Authorize Over the Phone</b>	
1. Login to your online account at <a href="http://www.usbankfocus.com">www.usbankfocus.com</a> .		1. Call Cardholder Services at 1-877-474-0010.	
2. Select the ChekToday option under My Card Features.		2. Provide the check number you want to authorize to your Cardholder Services Representative.	
3. Follow the on-screen prompts to authorize a check.		3. Once authorized, enter the date, <u>exact</u> amount (full card balance), and authorization number on the check.	
4. When the system confirms the check is authorized, enter the date, <u>exact</u> amount (full card balance), and authorization number on the check.		4. Present the check at a bank, check cashing service or Walmart to cash.*	
5. Present the check at a bank, check cashing service or Walmart to cash.*		*Checks may be cashed at participating Walmart stores for no fee; however, check cashing fees may apply at other locations. Refer to your fee schedule for a complete list of ChekToday fees.	