



Employees may designate payment by direct deposit or by Payroll Card. If no direct deposit information is provided, employees will be paid using a Payroll Card.

Name \_\_\_\_\_ Phone Number \_\_\_\_\_  Admin/Professional  
Banner ID or SS# \_\_\_\_\_ Xavier Email \_\_\_\_\_  Faculty  
 Support Staff  
 Student

I designate payment by:

DIRECT DEPOSIT (Complete and sign below)  PAYROLL CARD (Sign below)

COMPLETE if Direct Deposit was selected:

START  CHANGE

Only for Payroll Card - Enter Address below where card should be mailed:

You may elect direct deposit for up to four accounts  
(use multiple forms if necessary).

**ACCOUNT 1**

Name of Institution \_\_\_\_\_

Type:  Checking Amount:  100%  
Enter your account# and routing below.  Specific dollar amount \$ \_\_\_\_\_  
 Savings  Other \_\_\_\_\_  
Enter your account# and routing below.

**ACCOUNT 2**

Name of Institution \_\_\_\_\_

Type:  Checking Amount:  100%  
Enter your account# and routing below.  Specific dollar amount \$ \_\_\_\_\_  
 Savings  Other \_\_\_\_\_  
Enter your account# and routing below.

**AUTHORIZATION**

I hereby authorize Xavier University to initiate credit entries and to initiate, if necessary, debit entries and adjustments for any credit entries in error to the account(s) or Payroll Card I have indicated above. This authority is to remain in full force and effect until Xavier University has received written notification from me of its termination in such time and in such manner as to afford Xavier University a reasonable opportunity to act on it.

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Acct# 1:** Account#: \_\_\_\_\_ Routing#: \_\_\_\_\_  
**Acct# 2:** Account#: \_\_\_\_\_ Routing#: \_\_\_\_\_

U.S. Bank Focus Card™ Pre-Acquisition Disclosure  
 Program Number: 87265212  
 Reference Date: July 2018

You have options as to how you receive your payments,  
 including direct deposit to your bank account or this prepaid card.  
 Ask your employer for available options and select your option.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
<b>\$0</b>	<b>\$0</b>	<b>\$0</b> in-network <b>\$1.75</b> out-of-network	<b>\$5.95*</b>

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ATM Balance Inquiry (in-network or out-of-network)	\$0 or \$1.00
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Customer Service (automated or live agent)	\$0 per call
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Inactivity (after 90 days with no transactions)	\$2.00* per month
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**We charge 4 other types of fees.**

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\*This fee can be lower or charged differently depending on how and where this card is used and your state of employment or residence.  
 See the accompanying Fee Schedule for free ways to access your funds and balance information.

**No overdraft/credit feature.**  
 Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid).  
 Find details and conditions for all fees and services inside the card package or call  
**1-877-474-0010** or visit [usbankfocus.com](http://usbankfocus.com).

U.S. Bank Focus Card™ Fee Schedule

Program Number: 87265212

Effective Date: July 2018

All fees	Amount	Details
<b>Add money</b>		
Check Reload	5% or \$5.00 min.	This is not our fee and is subject to change. Fee of up to 5% of check value may apply when cashing a check to load your card at Ingo Money. Money in Minutes - 2% (pre-printed payroll or gov't checks) or 5% (all other checks), minimum \$5.00. Money in 10 Days - no fee. Fee is deducted from check value. Go to <a href="http://ingomoney.com">ingomoney.com</a> for more information.
Cash Reload – Visa Readylink	Varies by retailer	Third party fee may apply when reloading your card at a Visa Readylink network. Fee is paid to third party at the time of reload. Go to <a href="http://usa.visa.com/pay-with-visa/cards/services-locator.html">usa.visa.com/pay-with-visa/cards/services-locator.html</a> for locations.
Cash Reload – GreenDot	\$5.95	This is not our fee and is subject to change. Fee of up to \$5.95 may apply when reloading your card at GreenDot®. Fee is paid to third party at the time of reload. Go to <a href="http://greendot.com">greendot.com</a> for more information.
<b>Get cash</b>		
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 <a href="http://usbank.com/locations">usbank.com/locations</a> or <a href="http://moneypass.com/atm-locator">moneypass.com/atm-locator</a> .
ATM Withdrawal (out-of-network)	\$1.75	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	\$0	This is our fee for when you withdraw cash from your card from a teller at a bank or credit union that accepts Visa®.
<b>Information</b>		
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 <a href="http://usbank.com/locations">usbank.com/locations</a> or <a href="http://moneypass.com/atm-locator">moneypass.com/atm-locator</a> .
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 merchant and ATM 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. For Connecticut, Illinois and Pennsylvania workers, all international purchase fees are waived.
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.
<b>Other</b>		
Card Replacement	\$5.00	This is our fee per replacement of your card, whether mailed to you with standard delivery (up to 10 business days) or provided to you by your employer/sponsor. This fee is waived for your first card replacement in a 12-month period. This fee will be charged for each additional replacement during the same 12 months. For Connecticut, Hawaii and Pennsylvania workers, this fee is waived.
Card Replacement Expedited Delivery	\$10.00	This is our fee for expedited delivery (up to 3 business days) charged in addition to any Card Replacement fee.
Card Replacement Overnight Delivery	\$20.00	This is our fee for overnight delivery charged in addition to any Card Replacement fee.
Inactivity	\$2.00	This is our fee charged each month after you have not completed a transaction using your card for 90 consecutive days. For Connecticut, Illinois, and Pennsylvania workers, this fee will be waived for the first 12 months of inactivity (based on cardholder-initiated balance changing transactions). For Texas residents, this fee will not be charged after one year of inactivity. For Minnesota and Montana workers this fee is waived. For Hawaii workers, accounts with a balance of \$0.00 and no activity for more than 6 months may be closed.

Your funds are eligible for FDIC insurance up to \$250,000. FDIC insurance protects deposits from loss due to bank insolvency. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Cardholder Services by calling **1-877-474-0010**, by mail at P.O. Box 551617, Jacksonville, FL 32255 or visit [usbankfocus.com](https://www.usbankfocus.com).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://www.cfpb.gov/prepaid). If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](https://www.cfpb.gov/complaint).

Important information: Fee waivers for workers of a particular state are applied based on information from the sponsoring employer regarding your state of employment.

The Focus Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. © 2018 U.S. Bank. Member FDIC.

CR-16606944