

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 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.	\$2.00 Per Month	
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 Authoriz(i)(-)-35 (-5.2 (a)453 (o)-6.4 (k)34.4 (A)-8 TJ ET Q q 117.36 218.16 377.28 21.96 re W n BT 7

Pending ACH Credits		
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