



Convenience. Simplicity. Value.

from

Community Financial Resources

Receive the benefits of direct deposit and manage your money with the Focus Prepaid Visa Debit Card. Enrollment is quick and easy. Ask to open a card account at your free tax preparation site.



- **Regularly load your card.**

Direct deposit pay, financial aid, benefits, or even tax refunds and the money is immediately available.



- **Use wherever Visa is accepted.**

Make purchases at stores, online, by mail-order, or over the phone.



- **Get cash when you need it.**

Use FREE US Bank, Allpoint, or MoneyPass ATMs, "cash-back" with purchase, and teller withdrawals.



- **Get a joint account card to share money.**

Good for family or friends around the world.



- **Keep track of your money.**

Alerts by text or email. Automated phone inquiry or online website. Use the app!



- **Pay bills online and on time.**



- **Linked Savings Account**

Build savings with automatic transfers.

Focus Prepaid Visa Debit Card - A Better Way to Bank



1. Easy to get

No credit or Chex Systems review required.



3. No Monthly Fees

Less expensive than most checking accounts.



2. No Minimum Balance Required



4. No Penalty Fees

For overdrafts or bounced checks.

Get your money faster!

Direct deposit means:



No waiting in line



No check-cashing or bank fees



No lost or stolen checks



No holds



Getting a CFR Focus Card is easy - ask about it today!

Monthly Account Maintenance	Free		
Purchases at Point-of-Sale (Domestic)	Free		
Cash Back with Purchases (Domestic)	Free		
ATM Transactions	<u>Cash Withdrawal</u>	<u>Declined Withdrawal</u>	<u>Balance Inquiry</u>
US Bank ATM	Free	Free	Free
MoneyPass ATM®	Free	Free	Free
Allpoint ATM	Free	Free	Free
Other ATM	\$2.00	\$0.50	\$1.00
International ATM	\$3.00	\$0.50	\$1.00
The owner of any Non U.S. Bank or Non MoneyPass ATM may assess an additional surcharge fee for any ATM transaction			
Teller Cash Withdrawal	Free		
Customer Service	Automated	Free	
	Online	Free	
	Live Phone Representative	Free	
Text or Email Alerts*	Free		
Inactivity After 90 consecutive days. Not assessed if balance is \$0.00	\$2.00 per month		
Monthly Paper Statement	If requested – \$2.00		
Card Replacement	Card Replacement (standard mail)	\$5.00 (one free per rolling year)	
	Expedited Mail (2-3 business days)	\$15.00	
	Overnight	\$25.00	
Foreign Transaction	Up to 3% of transaction amount		
Companion Card	Free		

*Standard messaging charges apply through your mobile carrier. Message frequency depends on your account settings.