

Congratulations on choosing to have your income tax refund deposited to the Community Financial Resources Prepaid Visa Debit Card

What Happens Next?



Focus Card Set-up

1. Your CFR Prepaid Visa Debit card will be sent to you within 7 - 10 days. The Card will be in a plain, white envelope for your protection. Don't throw it away by mistake!
2. Your tax refund should arrive on your card in about 8-10 days. Check the status of your Federal tax refund by calling 1-800-829-4477 or going online at www.irs.gov and clicking on "Where's My Refund?"
3. Activate your card by going to www.usbankfocus.com or downloading the US Bank Focus app to set-up your online account access. You can also call the telephone number on the sticker on the front of the card.
4. **If US Bank contacts you asking for more information, respond immediately so that you can continue to add funds to your card.**
5. If you don't receive your card within the expected timeframe, call US Bank at 1-877-474-0010 and choose the "lost card" option.

Five Star Recommendations

To get the most from your Focus Card, Community Financial Resources recommends that you set-up the following FREE features.



Managing Your Account

Go to www.usbankfocus.com to set-up text or email alerts. Options include: Purchase, low balance and load alerts.



Your Direct Deposit Information

US Bank Routing Number: 071004200

Your Deposit Account Number: _____

Arrange to have your paycheck or benefits directly deposited to your CFR prepaid debit card. Your direct deposit information is also provided in your card package or print a form from www.usbankfocus.com



Call Customer Service before FIRST Direct Deposit or Cash Load

To enable direct deposit or load cash, call Customer Service at 1-877-474-0010. Tell the agent you have a Focus Payroll Card and would like your card record updated to make it portable.



Savings Account -- Included with your CFR Prepaid Debit Card

Login to your account and select "My Card Features." Select "Savings Account" from the left-side menu. Transfer at least \$10 to activate your savings account. Even better, set-up automatic savings options and watch your savings grow!



Maximize the Use of Your Card

The Next Level

- 1. Use Your Card as a Budget Tool**
Track where your money goes by reviewing your card's on-line Transaction History Report by logging into your account on www.usbankfocus.com.
- 2. Use Your Card to Pay Monthly Bills**
Send one-time payments or schedule automatic payments for any bill that accepts Visa. You can visit your billers' websites and provide your card number and expiration date or log on at www.usbankfocus.com and select the "Pay Bills" option.
- 3. Share or Send Money**
Order a Joint Account Card if you want to share money in your account with a trusted family member or friend.
Send money to another CFR cardholder.
- 4. Load Cash to Your Card -- it's safer and helps you track your money**
Use these links to find a retail outlet that will load cash onto your card for a fee.
ReadyLink Locator
www.visa.com/readylink

GreenDot Locator
<https://www.attheregister.com/locations>

Smart Tips



Tip 1: Monitor Your Balance

Always know how much money you have on your card. You can check your balance by calling 877-474-0010 or login at www.usbankfocus.com. Sign up for Balance Alerts sent to your cell phone or email or download the Mobile App!



Tip 2: Don't Pay ATM Fees

If you want to use an ATM, make sure it is a US Bank, Allpoint, or MoneyPass ATM . Out-of-networks ATMs are expensive. Don't use them!
Go to www.usbankfocus.com to find free ATMs. Cash back with a purchase is free.



Tip 3: Watch out for Holds

Don't use your prepaid card to pay for gas at the pump. A temporary \$75 Funds Hold may be placed on your card. To avoid this, pay the inside cashier with your card. Also, ask about hold policies before using your card at hotels or when renting a car.