

STIPEND PAYMENT INFORMATION

U.S. Bank Focus® Card



US Bank Debit Cards will be issued to Truman State University Upward Bound students for payment of stipends.

The card will come WITHOUT your name embossed on it. It is YOUR access to YOUR dollars! **PROTECT IT!**

There is a \$5 fee to replace lost cards after the 1st one.

NOTIFY UB immediately at 660-785-4244 if your card is lost/stolen so we can deactivate it and help protect your \$.

FIRST THING TO DO WHEN YOU GET YOUR CARD:

Before the card can be used you must activate the card by going to www.usbankfocus.com or by calling 877-474-0010. REMEMBER your PIN and your login information as this is how you can access your dollars. WRITE it down in a secure location. We do not have access to your pin or login info.



SECOND THING TO DO WHEN YOU GET YOUR CARD:

Call 877-474-0010 to order a personalized card for FREE when you set up your online account. It protects your money because it has your name on it!

Q. 1 - WHAT IS THE ADDRESS ON MY CARD?

Your card was set up by Upward Bound so the address on your card is in YOUR name at 100 E. Normal St., Kirksville, MO 63501 (They will ask for this information to reset your pin or password.)

Q. 2 - WHEN WILL THERE BE MONEY AVAILABLE ON THE CARD?

You can check the current payment schedule here: <http://ub.truman.edu/current-upward-bound-students/>

Typically, each week you earn your stipend, you will sign for it and money will be loaded (electronically transferred from our bank to your card) on Friday and be ready for you to use within 24-48 hours. Stipends will be loaded each Friday to cards for students who attended and positively participated in the academic-year meeting for that week (or 3-5 days during each week of summer session). Stipends will be HELD for ALL meeting absences. All HELD stipends that are later earned (excused and completed blackboard assignments) will be paid **AT THE END OF THE SEMESTER.** See link above for schedule.

Q. 3 – HOW DO I KEEP TRACK OF MY BALANCE?

You can check your balance on-line at www.usbankfocus.com

You can also set up a text/email alerts at www.usbankfocus.com to let you know when the money is available. If you try to use your card and no funds are available (card declined), you will be charged a **\$.50 decline fee.** So, check first on-line or with a text/email alert.

Q. 4 - WHAT IF I LOST MY CARD OR IT WAS STOLEN?

Call UB immediately at 660-785-4244 or send a Remind message or an email to ubub@truman.edu. We will immediately cancel your card and issue a new card.

Q. 5 - WHAT IF I CAN'T REMEMBER MY PIN OR PASSWORD?

Upward Bound does not have access to your pin or login information. You will need to call Focus Cardholder Services at 877-474-0010 for assistance.

Q. 6 – HOW DO I USE OF THE CARD WITHOUT FEES?

****This card has some very specific rules that only apply to this card and not other debit cards****


****Failure to follow these rules could result in UB losing the entire debit card program****

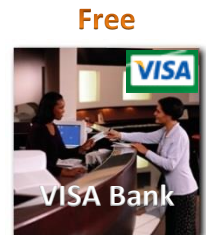
#1 **Purchases made at “Point of Sale”** that you must sign for or use a PIN are **FREE** **Purchase and Cash Back**

- You can purchase items at retail stores, such as Walmart, Glikes, grocery stores, convenience stores, etc.
- You can purchase items over the internet
- You can make a purchase and ask for the rest of the balance back in cash
- You **cannot** swipe the card at gas pumps or reserve hotel rooms due to the nature of the card. You will be declined! **Your card will be charged \$.50 each time you try to swipe the card and are declined.**





#2 **Teller-Based Cash Withdrawals at any VISA bank**

- Are **FREE**
- **Every time money is loaded** (transferred) to your card you can go to a teller at a VISA bank and withdraw all funds
- Look for the VISA logo 
- A VISA bank is a bank that has a “relationship” with VISA. You can ask your bank or you can look it up online at www.visa.com



#3 **US Bank ATM and MoneyPass-branded ATMS**

- Are **FREE**
- Go to a US Bank ATM or MoneyPass-branded ATM and withdraw some or all the funds for free
- Look for the US Bank brand  or the MoneyPass brand 
- Locate US Bank ATMs at www.usbank.com/locators.html
- Locate MoneyPass-branded ATMs at <http://locator.moneypass.com>



DO NOT withdraw funds in any other way as there are fees associated with all other withdrawals. Even though banks/ATMs will let you withdraw funds in other ways, there will be a fee and you will be cheating yourself of money by doing so. The Department of Education wants all the money to be available to you and not paid out in fees. And, it is good personal financial practice to always look for hidden fees and not pay money to withdraw money when it can be withdrawn for free.

OTHER IMPORTANT INFO:

- Cards can only be loaded with Truman State University Upward Bound stipends
- You cannot overdraft this debit card. Withdrawals and purchases can only be made if those funds are available on the card.

HERE'S AN IDEA!



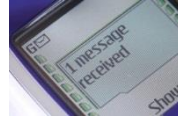
You can use the “Savings” feature on this debit card to earn interest and save funds throughout your time in high school. These funds can then be withdrawn and used to pay for college housing deposits, enrollment fees, textbooks, etc.

SPECIAL FEATURES:

- ✚ Check your balance online
 - check balance as often as you like with no fee



- ✚ Receive email and text message alerts for free
 - be alerted when funds are added
 - be alerted when you have a low balance



- ✚ Mobile banking is available for free



- ✚ Do not request a paper statement each month. It will COST you atleast \$2 to \$5 each month.

- ✚ Complete fee details are included with your card packet.

U.S. Bank Focus® Card



STIPEND PAYMENT QUIZ

True or False:



- I can only use this card to purchase items over the internet.
- All debit cards have the same rules and fees.
- It is okay to buy something at Walmart and ask for cash back.
- One way to check my balance would be to go online.
- It is important that I do not give out my PIN to others.
- This card can be used free at any ATM machine.
- I should not swipe my card at a gas pump as this will cause it to incur fees.
- This card can be used free at a VISA bank teller.
- I can get free text alerts to let me know when money is available.

Multiple choice:



A way to withdraw or use funds from this debit card for NO fee is?

- A. Buy a book on Amazon.com
- B. Bank-teller at a VISA bank 
- C. MoneyPass ATM 
- D. Buy something at Walmart and ask for cash back
- E. All the above

Which **ATMs** can be used to withdraw funds with NO fee?

- A. Cirrus ATMs
- B. MoneyPass ATMs and US Bank ATMs  
- C. All VISA Bank ATMs
- D. All other ATMs
- E. No ATMs

According to the fee schedule that came with your packet, how many times can you withdraw funds from a US Bank **ATM** or MoneyPass ATM for NO cost?

- A. Once per week  
- B. Once per load
- C. Once per month
- D. 5 times per day

According to the fee schedule that came with your packet, how many times can you withdraw funds from a VISA bank teller for NO cost?



- A. Once per week
- B. Once per load
- C. Once per month
- D. 5 times per day

Even though banks/ATMs will let you withdraw funds in other ways there will be fees associated. How much might these fees cost you?

- A. \$.50
- B. \$1.50
- C. \$4.00
- D. All the above plus more \$\$ if the bank/ATM adds on other fees

Will this debit card allow you to overdraft?

- A. Maybe
- B. Yes
- C. No
- D. I don't know

List the options you have available in your community for withdrawing funds from your debit card for free.

Which option do you think you will use most?

Where will you keep your card so it doesn't get lost or stolen?

Note: Ordering a personalized card for **free** helps protect your money because it has your name on it.

What should you do when you discover your card is lost or stolen?

Hint: Look at your "New Stipend Payment Information" pages as this is different than what the fee schedule says.

Where will you keep the paper information that came with your card so you can refer to it when needed?
