



City of Lawrence

DIRECT DEPOSIT/PAYROLL DEBIT CARD AUTHORIZATION

IMPORTANT: Employees have the option of receiving wages by Direct Deposit or Payroll Debit Card. If you do not provide a signed deposit election, wages will be paid by Payroll Debit Card.

To enroll in Direct Deposit, simply fill out the form and give to the Human Resources Department. Attach a voided check for **each** checking account – **not a deposit slip**. If depositing to a savings account, ask your bank to give you the Routing/Transit Number for your account. It isn't always the same as the number on a savings deposit slip. This will help ensure that you are paid correctly.

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Routing/Transit Number - Routing/Transit is a 9-digit number that identifies the financial institution where your checking account is located.	Account Number - This is your checking account number.	Check Number

DIRECT DEPOSIT OPTIONS:

Start Direct Deposit – If your net pay is currently NOT setup for direct deposit.

Change Direct Deposit - If your net pay is currently setup for direct deposit and you want to send your net pay to a different account or financial institution. **Do not close your old account until you have received a payment in the new account. This will help prevent a delay in receiving your pay.** Contact Payroll at 832-3212 or 832-3206 if you need to close your account immediately for emergency reasons such as fraud or theft.

Stop Direct Deposit – You wish to stop direct deposit for your net pay and elect not to have a new direct deposit started. **If you stop all direct deposit accounts you must sign up for a pay card.**

If you have more than two secondary direct deposit accounts an additional form will need to be completed and signed.

Direct Deposit form **must** be received in the Human Resources office **no later than** TWO Fridays prior to the payday you want the change to take effect.

Keep or Stop remaining active accounts not listed on form.

PAYROLL DEBIT CARD:

Complete Pay card Authorization Form and return it to the Human Resources Division. Upon receipt of your debit card authorization/request, the City of Lawrence will issue you a Payroll Debit Card to pay your wages. The City of Lawrence does not have access to any information regarding your Payroll Debit Card account or transactions.

After receiving your new card, you can then activate your account by calling the number provided on the card.

Your Payroll Debit Card will be reloaded on each payday you receive wages. You should contact U.S. Bank AND Human Resources or Finance/Payroll **immediately** if your Payroll Debit card is lost or stolen.

Your Pay

FASTER. SAFER. EASIER.



With the U.S. Bank Focus™ Card Your Funds Are:



Immediately loaded
to your card on payday



Available to use
right away



Protected if
lost or stolen¹

About the Focus Card

It is a VISA® prepaid debit card that is a convenient alternative to receiving paper checks. Your payments will automatically be direct deposited to your card each payday. You have access to your funds right away and you can use it to make purchases or get cash wherever Visa® debit cards are accepted. It's that simple!

MAKE PURCHASES | RELOAD | GET CASH
PAY BILLS | TRACK SPENDING

Sign Up!

\$0.00 No cost to sign up.



No credit check or bank account required.²

Getting Started is Easy

1. Sign up today.
2. Your pay will be automatically deposited to your card. Go online to check your balance.
3. Use your card anywhere Visa debit cards are accepted!

And Save!



Keep more of your money. No fees to cash a paycheck.



No waiting for you paycheck or extra trips to the bank.

Get the mobile app from the Google Play Store for Android and iTunes App Store for iPhones/iPads!! Search for "U.S. Bank Focus" and download! **Exclusively for use with your U.S. Bank Focus Card.**

The U.S. Bank Focus mobile app makes it easy for you to manage your money on the go. It's safe, secure and best of all, it's free. Download the app today and check out these great features:

Check Your Balance | View Transactions | Enroll and manage Text Alerts | ATM Locator | Single Login – Access your card account on your phone

Your mobile carrier may charge access fees depending upon your individual plan. Check with your carrier for specific fees and charges. Some mobile features may require additional online setup. Any fees for optional transactions will be identified during registration for these services and during their use.

¹The Visa Zero Liability Policy protects you against unauthorized purchases. U.S.-issued cards only. This does not apply to ATM transactions or to PIN transactions not processed by Visa. You must immediately report any unauthorized use. See your cardholder agreement for details.

²Successful identity verification required. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: when you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.





City of Lawrence

DIRECT DEPOSIT/PAYROLL DEBIT CARD AUTHORIZATION FORM

Changes must be submitted to the Human Resources Division no later TWO Fridays PRIOR to payday.

EMPLOYEE INFORMATION

PLEASE PRINT

Name _____ Department _____ Employee No. _____

CHOOSE ONE OPTION:

Direct Deposit **OR** Pay Card **If choosing Direct Deposit:** Attach a voided check for EACH account you list or a bank letter with a reference to the routing number and your account number. **No deposit slips accepted.**

For Direct Deposit

<input type="checkbox"/> Start <input type="checkbox"/> Stop <input type="checkbox"/> Change	1. Bank Name Is this account closed? <input type="checkbox"/> YES <input type="checkbox"/> NO	Account # _____ Routing # _____ 9 digits <input type="checkbox"/> Checking <input type="checkbox"/> Savings	<input type="checkbox"/> \$ _____ <input type="checkbox"/> _____ % <input type="checkbox"/> 100% <input type="checkbox"/> Remaining Balance
<input type="checkbox"/> Start <input type="checkbox"/> Stop <input type="checkbox"/> Change	2. Bank Name Is this account closed? <input type="checkbox"/> YES <input type="checkbox"/> NO	Account # _____ Routing # _____ 9 digits <input type="checkbox"/> Checking <input type="checkbox"/> Savings	<input type="checkbox"/> \$ _____ <input type="checkbox"/> _____ % <input type="checkbox"/> 100% <input type="checkbox"/> Remaining Balance
<input type="checkbox"/> Start <input type="checkbox"/> Stop <input type="checkbox"/> Change	3. Bank Name Is this account closed? <input type="checkbox"/> YES <input type="checkbox"/> NO	Account # _____ Routing # _____ 9 digits <input type="checkbox"/> Checking <input type="checkbox"/> Savings	<input type="checkbox"/> \$ _____ <input type="checkbox"/> _____ % <input type="checkbox"/> 100% <input type="checkbox"/> Remaining Balance
All other active accounts not listed: <input type="checkbox"/> Keep <input type="checkbox"/> Stop			

For Pay Card

I elect to use the Pay Card option instead of having my funds direct deposited to a bank account.

Name as it will appear on the card: _____ Social Security No. (Required) _____

Date of Birth: _____ Mailing Address: _____

City: _____ State: _____ Zip code: _____ Phone: (h) _____ (w) _____

I authorize the City of Lawrence to directly deposit my periodic wages/compensation payments, net of required tax withholdings, other required withholdings or authorized deductions, into my account(s) as designated above and to initiate, if necessary, debit entries and adjustments for any credit entries made in error to my account(s).

I understand this authorization will override any previous authorization and will remain in effect until revoked by my written request. I understand that I must immediately notify Human Resources before I close any/all account(s) listed above while this authorization is in effect.

EMPLOYEE SIGNATURE _____ **DATE:** _____

WITNESS SIGNATURE _____ **DATE:** _____

U.S. Bank Focus Card™ Pre-Acquisition Disclosure
 Program Number: 87265214 POD
 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
\$0	\$0	\$0 in-network	\$5.95*
		\$1.75 out-of-network	

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.

*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. Find details and conditions for all fees and services inside the card package or call 1-877-474-0010 or visit usbankfocus.com.

U.S. Bank Focus Card™ Fee Schedule

Program Number: 87265214 POD

Effective Date: July 2018

All fees	Amount	Details
Add money		
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 ingomoney.com 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 usa.visa.com/pay-with-visa/cards/services-locator.html 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 greendot.com for more information.
Get cash		
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 usbank.com/locations or moneypass.com/atm-locator .
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®.
Information		
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 usbank.com/locations or moneypass.com/atm-locator .
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.
Other		
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 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.

For general information about prepaid accounts, visit 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.

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

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CR-16644177

Divulgación Previa a la Adquisición de la Tarjeta U.S. Bank Focus™
 Número de Programa: 87265214 POD
 Fecha de Referencia: julio de 2018

Usted tiene opciones con respecto a cómo recibir sus pagos, incluidos el depósito directo en su cuenta de banco o esta tarjeta prepagada. Consulte a su empleador sobre las opciones disponibles y seleccione su opción.

Cargo mensual	Por compra	Retiro de fondos en ATM	Recarga de efectivo
\$0	\$0	\$0 dentro de la red \$1.75 fuera de la red	\$5.95*
Consulta de Saldo en ATM (dentro o fuera de la red)			\$0 o \$1.00
Servicio al Cliente (automatizado o representante en vivo)			\$0 por llamada
Inactividad (después de 90 días sin transacciones)			\$2.00* por mes

Cobramos otros 4 tipos de cargos.

*Este cargo puede ser menor o puede cobrarse de manera diferente, dependiendo de cómo y dónde se utilice esta tarjeta y del estado en el que resida o trabaje. Consulte la Lista de Cargos adjunta para saber cómo acceder de manera gratuita a la información de sus fondos y saldos.

Sin prestación de sobregiro/crédito.
 Sus fondos son elegibles para el seguro FDIC.

Para obtener información general sobre cuentas prepagadas, visite cfpb.gov/prepaid. Encuentre detalles y condiciones de todos los cargos y servicios en el paquete de la tarjeta, llame al 1-877-474-0010 o visite usbankfocus.com.

Lista de Cargos de la Tarjeta U.S. Bank Focus™

Número de Programa: 87265214 POD

Fecha de Vigencia: julio de 2018

Todos los cargos	Monto	Detalles
Agregar dinero		
Recarga con Cheque	5% o mínimo de \$5.00	Este cargo no es nuestro y está sujeto a cambios. Se puede aplicar un cargo de hasta el 5% del valor del cheque cuando cobre un cheque para cargar su tarjeta en Ingo Money. Dinero en Minutos: 2% (cheques preimpresos de nómina o de gobierno) o 5% (todos los demás cheques), mínimo de \$5.00. Dinero en 10 Días: sin cargo. El cargo se deduce del valor del cheque. Visite ingomoney.com para obtener más información.
Recarga de Efectivo – Visa Readylink	Varía según el comercio minorista	Es posible que se apliquen cargos de terceros cuando recargue su tarjeta en una red Visa Readylink. Este cargo se paga a un tercero en el momento de la recarga. Visite usa.visa.com/pay-with-visa/cards/services-locator.html para encontrar ubicaciones.
Recarga de Efectivo – GreenDot	\$5.95	Este cargo no es nuestro y está sujeto a cambios. Es posible que se aplique un cargo de \$5.95 cuando recargue su tarjeta en GreenDot®. Este cargo se paga a un tercero en el momento de la recarga. Visite greendot.com para obtener más información.
Retiro de efectivo		
Retiro de Fondos en ATM (dentro de la red)	\$0	Este es nuestro cargo por retiro de fondos. “Dentro de la red” se refiere a las redes de ATM de U.S. Bank y MoneyPass®. Puede encontrar las ubicaciones en usbank.com/locations y moneypass.com/atm-locator .
Retiro de Fondos en ATM (fuera de la red)	\$1.75	Este es nuestro cargo por retiro de fondos. “Fuera de la red” se refiere a todos los ATM que se encuentran fuera de las redes de ATM de U.S. Bank y de MoneyPass. El operador del ATM también puede cobrarle un cargo, incluso si no termina de realizar la transacción.
Retiro de Fondos en Efectivo Asistido por Personal Bancario de Ventanilla	\$0	Este es nuestro cargo por realizar un retiro de fondos en efectivo desde su tarjeta con la ayuda del personal bancario de ventanilla en un banco o cooperativa de crédito que acepte Visa®.
Información		
Consulta de Saldo en ATM (dentro de la red)	\$0	Este es nuestro cargo por consulta. “Dentro de la red” se refiere a las redes de ATM de U.S. Bank y MoneyPass. Puede encontrar las ubicaciones en usbank.com/locations y moneypass.com/atm-locator .

Consulta de Saldo en ATM (fuera de la red)	\$1.00	Este es nuestro cargo por consulta. "Fuera de la red" se refiere a todos los ATM que se encuentran fuera de las redes de ATM de U.S. Bank y de MoneyPass. El operador del ATM también puede cobrarle un cargo.
Uso de su tarjeta fuera de los EE. UU.		
Transacción Internacional	3%	Este es el cargo que cobramos y que se aplica al uso de su tarjeta para compras en comercios extranjeros y por retiros de fondos en efectivo en ATM extranjeros y es un porcentaje del monto en dólares de la transacción después de cualquier conversión de moneda. Algunos comercios y transacciones de ATM, incluso aunque usted y el comercio o ATM estén ubicados en los Estados Unidos, se consideran transacciones en el extranjero conforme a las reglas aplicables de la red, y nosotros no tenemos control sobre cómo se clasifican estos comercios, ATM y transacciones para este fin. Los cargos de compra internacional no se cobran a los trabajadores de Connecticut, Illinois y Pennsylvania.
Retiro de Fondos en ATM Internacional	\$3.00	Este es nuestro cargo por retiro de fondos. El operador del ATM también puede cobrarle un cargo, incluso si no termina de realizar la transacción.
Consulta de Saldo en ATM Internacional	\$1.00	Este es nuestro cargo por consulta. El operador del ATM también puede cobrarle un cargo.
Otros		
Reemplazo de Tarjeta	\$5.00	Este es nuestro cargo por el reemplazo de su tarjeta, ya sea con servicio de entrega estándar (hasta 10 días hábiles) o si se la proporciona su empleador/patrocinador. No cobramos este cargo por el primer reemplazo de su tarjeta en un período de 12 meses. Este cargo se cobrará por cada reemplazo adicional durante los mismos 12 meses. Este cargo no se cobra a los trabajadores de Connecticut, Hawaii y Pennsylvania.
Reemplazo de Tarjeta con Entrega Expresa	\$10.00	Este es nuestro cargo por entrega expresa (hasta 3 días hábiles), adicionales a cualquier cargo por Reemplazo de Tarjeta.
Reemplazo de Tarjeta con Envío al Día Siguiente	\$20.00	Este es nuestro cargo por envío al día siguiente, adicional a cualquier cargo por Reemplazo de Tarjeta.

Inactividad	\$2.00	Este es nuestro cargo por mes si no ha realizado una transacción con su tarjeta durante 90 días consecutivos. Para los trabajadores de Connecticut, Illinois y Pennsylvania, este cargo no se cobrará por los primeros 12 meses de inactividad (de acuerdo con transacciones iniciadas por el titular de tarjeta que modifiquen el saldo). Para residentes de Texas, este cargo no se cobrará después de un año de inactividad. Este cargo no se cobra a los trabajadores de Minnesota y Montana. Para los trabajadores de Hawaii, las cuentas que tengan un saldo de \$0.00 y que no tengan actividad durante más de 6 meses se cerrarán.
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Sus fondos son elegibles para el seguro FDIC hasta \$250,000. El seguro FDIC protege los depósitos por pérdida debido a insolvencia bancaria. Consulte fdic.gov/deposit/deposits/prepaid.html para obtener detalles.

Sin prestación de sobregiro/crédito.

Comuníquese con Servicios para Titulares de Tarjetas, llamando al **1-877-474-0010**, por correo a Cardholder Services P.O. Box 551617, Jacksonville, FL 32255 o visite usbankfocus.com.

Para obtener información general sobre cuentas prepagadas, visite cfpb.gov/prepaid. Si tiene alguna queja sobre una cuenta prepagada, llame a la Oficina para la Protección Financiera del Consumidor (Consumer Financial Protection Bureau) al 1-855-411-2372, o visite cfpb.gov/complaint.

Información importante: Las exenciones de cargos para empleados de un estado en particular se aplican según la información proporcionada por su empleador patrocinador respecto al estado en el cual ha sido empleado.

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