



Ensure the most current form is submitted. Refer to EMACS Forms/Procedures website.

Pay Card Enrollment Form

Line outs, white out or corrections will void this form

This form **MUST** be typed

Employee ID	E-Mail Address <i>(optional)</i>			
First Name	Last Name	Home Phone <i>(required)</i>	Mobile Phone <i>(optional)</i>	
Physical Address <i>(P.O. Box is not allowed as the physical address)</i>		City	State	Zip Code
Mailing Address		City	State	Zip Code
Birth Date <i>(MM/DD/YYYY)</i>	Social Security Number	Note: Social security number is not a required field. However, failure to supply a valid social security number may result in the issuing banks' need of further verification so that your Pay Card can be issued.		

- A physical address is needed for the issuing bank to process the Pay Card application.
- Your address as listed in EMACS Self-Service will **not** be changed based on information provided on this form. Please sign in to EMACS to change your mailing address.
- E-mail is needed if you would like to enroll in e-mail alerts from the issuing bank. This will not update your e-mail address in EMACS

Steps to complete your Direct Deposit

1. Your Pay Card will be mailed from the issuing bank to the mailing address you provided 7-10 days after enrollment. For security, your card comes in a plain white windowed envelope.
2. Once you receive your Pay Card in the mail, follow the activation instructions provided. You will need to activate your Pay Card in order to use it.
3. Sign in to EMACS and set up your Pay Card as a Direct Deposit. (Refer to the instructions on self-service direct deposit screen). The following information will be required: Direct Deposit Account number and ABA/Routing/Transit number (both can be located by logging into your account online or by calling the number located on the back of your card).
4. Funds will be deposited to your Pay Card during the next payday.
5. Follow the instructions that come with your Pay Card to access your card via your computer or mobile device.

I authorize San Bernardino County to enroll me into the Pay Card program. I understand that it may take 7-10 business days for my Pay Card to arrive via USPS mail. I understand that once I receive my Pay Card, it is my responsibility to set up my Pay Card as a Direct Deposit account in EMACS via Self-Service.

Employee Signature	Department	Date
Payroll Specialist (Print and Sign)	Telephone	Date

Office Use Only

Pay Card Set-up by 10 A.M. (initials)	Date	Enrollment Screen Print Attached	Reviewed by Noon (initials)	Date
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DISTRIBUTION: Original - Central Payroll (0032)

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

Customer Service (automated or live agent) \$0 per call

Inactivity (after 365 days with no transactions) \$2.00* per month

We charge 3 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

All fees	Amount	Details
Add money		
Check Reload	5% or \$5.00 minimum	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.html .
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®.
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 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, New York, 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.
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 365 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, New York 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.
Other Third-Party Fees	Varies by provider	Some third-party service providers like person-to-person payment services or mobile wallet providers may charge you a fee for using your card to make payments.

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](https://www.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](https://www.usbankfocus.com).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://www.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](https://www.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.