



Frequently Asked Questions

Q. Where can I get a CFR prepaid Visa Debit card?

A. Community Financial Resources offers the card through social service and community-based partnerships all over the country. If you would like to enroll, please contact us at support@cfrcard.org and we will connect you with an organization local to you.

Q. Can I enroll for a CFR card using an ITIN?

A. No – Contact CFR at support@cfrcard.org and we can recommend banking options if you don't have a Social Security Number.

Q. Once I sign-up for the CFR card, how long will it take for me to receive it in the mail?

A. Your CFR prepaid Visa Debit card will arrive in the mail in about 7 to 10 business days.

Q. When I called to activate my card, the automated phone system sent me directly to a live representative that told me I will need to provide additional ID to US Bank before I can activate or continue to receive direct deposits or load cash to my card. Why did this happen and what should I do next?

A. If this happens – it means that US Bank was unable to match your Social Security Number to other information about you on public databases. Maybe you have moved recently or the name on your CFR card enrollment application is slightly different than the name on your Social Security Card. You need to provide additional identification to continue full use of your card. Images of your ID can be uploaded directly to your account online at www.usbankfocus.com or copies of Identification information can be faxed directly to US Bank at (855) 624-7481 or contact; support@cfrcard.org if you feel you need further assistance with your identification.

Q. Is the 16-digit number embossed on the card the same number I use to have funds direct deposited onto my card?

A. No – To set-up direct deposit, use US Bank's ABA# 071004200 and the 13-digit deposit account number for your card. This information can be found on your card carrier, online at www.usbankfocus.com, or by calling US Bank Customer Service (877) 474-0010.

Q. How can I get cash from my CFR card?

A. You can withdraw cash for free at thousands of locations – Allpoint (www.allpointnetwork.com), US Bank (www.usbank.com/locations/) and Money Pass network ATMs (www.moneypass.com for locations). You can get 'cash back' for free when you make a purchase using the card. You can also make a cash withdrawal from a teller at financial institution that provide teller withdraws. You must know the balance on your card to determine how much you can withdraw. If you use a Visa ATM that is not a US Bank or MoneyPass ATM, you will pay \$2.00 transaction fee plus an additional surcharge. CFR does not recommend this option - it is very expensive.

Q. How do I get cash from a bank or credit union teller?

A. You must know your available balance (the teller will not have access to this information), present your card, and ask for a cash withdrawal in the amount you wish. Note: you may need to provide a picture ID to verify your identity.

Q. How do I load cash onto my CFR card?

A. If you need to load cash onto your card, go to www.visa.com/readylink and use the locator (left side of page) to find retail outlets, e.g. MoneyGram, that will

load your card for a fee (fee's range from \$3.50-\$4.95). You can also use the GreenDot Reload @ the Register – Available at thousands of retail locations nationwide including CVS Pharmacy, Walgreens and Walmart Stores. A reload fee and reload limits apply.

Q. Can I load a check to my CFR card?

A. At this time, No. Currently, CFR cards can only be loaded with cash or through electronic direct deposit. If you have a check, use the lowest cost check cashing option you can find. Some possible options: Contact the bank on which the check is written and ask about its check-cashing fee. Some store-front check-cashers charge only 1% to cash pre-printed or payroll checks. If you are regularly paid with checks, you should ask your employer if they offer automated direct deposit. If not, you should open up a credit union account to regularly deposit your checks.

Q. Can I load my card with funds from another banking account?

A. Yes. First check with your financial institution to see if you can transfer money from your banking account to your card. Or go to Popmoney.com and for a flat fee of \$.95 you can electronically move money from a banking account to your card (24 - 48 hours). PayPal (www.paypal.com) has a money transfer option that costs 2.9% of the transfer amount + \$.30 per transaction and generally takes about 3 days.

Q. How can I check the balance on my CFR card?

A. There are several methods to check the balance on your card: Call US Bank Customer Service at 877-474-0010 and use automated phone system for no fee. Go to www.usbankfocus.com and view the card balance and transactions. At the website, you can also set-up balance alerts for email and mobile phone text messages. US Bank, MoneyPass and Allpoint ATM access will also provide you with your balance (check your fee schedule to see if there is a fee). Do not use an out-of-network ATM to check your balance because fees can be very expensive.

Q. Can I manage my account with my smart phone?

A. Yes. You can use the US Bank Focus Mobile Banking app to check your account balance or view your most recent transactions. The app is available to download for free at www.usbankfocus.com, in the iTunes store or Google Play. You can also get your balance or mini statement, by texting a short-code. (Log in to www.usbankfocus.com and click the “Alerts” tab to learn more).

Q. What do I do if my card is lost or stolen?

A. You must call the US Bank Customer Service **(877) 474-0010** to report a lost or stolen card. A new card will be issued and any remaining balance will be transferred to the new card. You may not be responsible for any fraudulent activity that occurs on your card provided that you report the card missing in a timely manner, and you have not shared your card or PIN number with anyone.

Q. How can I be notified when funds are deposited to my card?

A. You have the option of signing up for optional text or email alerts such as the addition of funds, low balance, zero/negative balance, transaction activity and change of address online at www.usbankfocus.com.

Q. Can I use my CFR US Bank Focus Card at the gas pump?

A. Yes. However, if you use your card to pay at the pump, a funds hold of up to \$75 may be placed on your account to initiate your transaction. This amount will be held until the actual transaction amount clears. If you do not want funds held while waiting for the transaction to clear, please pay with your card at the cashier inside for your gasoline purchase. Payments made to the cashier clear for the actual transaction amount immediately.

Q. What services does the US Bank Focus Card 24-hour Customer Care Center provide?

A. The following can be done through customer service:

- Activate the card
- Choose/Change PIN (Personal Identification Number)
- Balance inquiry
- Review recent transaction history, including deposits
- Request a Companion (joint account) card
- Report card lost or stolen and request a card to be reissued
- Speak to a live representative if additional assistance is needed
- Transferring funds to another CFR card

Q. My tax refund is not on my card, what do I do?

A. Your tax refund should arrive on your card in about 8-10 days after your taxes are e-filed. To check the status of your Federal tax refund call **(800) 829-4477** or go to www.irs.gov and click on "Where is my Refund?"

Q. Does my CFR card come with a savings account ?

A. Yes –you can transfer funds from your card to the attached savings account for free. Minimum amount to start and maintain on your attached savings account is \$10. For more information go to www.usbankfocus.com or call customer service at 1-877-474-0010.

Q. Can I build credit using my CFR card?

A. Purchases made with your CFR card will not get reported to the credit reporting bureaus, however, regular payment of bills with your card can help you to establish a good credit rating.

Q. How do I get an additional card for a family member?

A. The CFR prepaid debit card has an option for a 'companion card'. Once you receive and activate your own card call Customer Service **(877) 474-0010** and request a 'companion card'. Each cardholder must have a valid Social Security Number. The companion card is for someone with whom you are comfortable sharing the deposit account funds. Each cardholder has a card in their own name and the money in the deposit account is accessed by both cards.

Q. Can I transfer money from my card to another CFR Card?

A. Yes - if your card has been activated you can request a no-fee transfer by calling US Bank Customer Service **(877) 474-0010**. To transfer to another CFR Card, you must provide the 16-digit card number and the cardholder name. You may also log on to www.usbankfocus.com and transfer from your card to another card as long as you have the 16-digit card number and name.

Q. How can I pay bills with my CFR card?

A. You can either go to the biller's website and pay the bill with your Visa card or go to www.usbankfocus.com and select the tab 'Pay Bills'. You will then be routed to a biller set-up page.

Q. What is the most important thing I should know about the CFR Card's privacy policy?

A. Neither CFR nor US Bank will share your personal information with parties unrelated to servicing your card account. You will not be contacted by US Bank to be sold any other products.