



U.S. BANK FOCUS PREPAID CARD

BBNC shareholders who are 18 years old and older have the option to receive their shareholder distributions on a prepaid debit card. Shareholders who are not receiving their distributions by direct deposit are encouraged to enroll in this program. Each quarter, BBNC distributions will automatically be issued to the prepaid card and funds will be available immediately.

How do I sign up and how does this all work?

- Shareholder completes the simple one-page application and sends to BBNC.
- U.S. Bank will issue the prepaid debit card directly to the shareholder.
- Shareholder must activate the prepaid card per instructions on the card.
- BBNC will make all future distribution payments directly to the activated prepaid debit card.
- Shareholder can use the card for purchases and/or cash withdrawals.

Frequently Asked Questions

What is the Focus Card?

The Focus Card is a reloadable, prepaid debit card issued by U.S. Bank. It provides an electronic option for receiving your pay. It is not a credit card, but works similarly to other debit cards.

What if I already have a checking or savings account with my bank?

Great! The Focus Card is primarily for those shareholders who do not have a bank account already. If you currently have a bank account, we encourage direct deposit of your distribution. Please contact BBNC to set up direct deposit if you haven't already.

Can I add money to my Focus Card?

Yes. In addition to shareholder distributions you can add other employers, government benefits, tax refunds or any other payment that offers direct deposit to your card account. You can also load cash onto your card.

Will the distributions for my minor children be deposited to the card?

Yes, distributions for minor children who you are custodian for will be included unless a separate bank account has been set up in their name.

Who do I call if I have questions about my card?

For questions about the card, you may log into your account at www.usbankfocus.com or contact Cardholder Services 24 hours a day, toll-free at (877) 474-0010.

What happens if my card gets lost or stolen?

Call Cardholder Services at (877) 474-0010 immediately to report your card lost/stolen and have a replacement card sent to you within 7-10 business days. 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 have not shared your card or PIN number with anyone.

What if I miss the distribution deadline?

If your application does not make the deadline for the upcoming distribution, no worries. You will simply receive a regular paper distribution in the mail.

This is an ongoing program - your application will be processed to start with the next quarterly distribution.