

## **BBNC COVID-19 ASSISTANCE PROGRAM GUIDELINES**

Bristol Bay Native Corporation (BBNC) received CARES Act relief funds that will help BBNC assist our people and communities to address the impacts from the pandemic. BBNC is offering assistance to shareholders who have been financially impacted by the COVID-19 pandemic.

### **Eligibility:**

The BBNC COVID-19 Assistance Program (BCAP) is available to all BBNC shareholders of record on November 15, 2021.

Eligible shareholders must certify on BBNC's application that:

- 1) Payment will be issued via the current payment method listed in his/her Shareholder Record;
- 2) None of the claimed expenditures have been previously reimbursed by an Alaska Native corporation, Tribal organization or by any other federal, state, tribal, or local government entity;
- 3) All information is true and correct to the best of his/her knowledge;
- 4) He/she has suffered at least \$1,800 in negative economic impacts through increased expenditures and/or decreased income due to the COVID-19 pandemic from March 1, 2020 – December 31, 2021. [Examples of financial hardships.](#)
- 5) He/she is in need of emergency financial assistance due to the COVID-19 pandemic and that any payment received from BCAP will be used for emergency needs due to the COVID-19 pandemic or to reimburse him/her for previous expenditures made for such needs that have not otherwise been previously reimbursed;
- 6) He/she will retain reasonable documentation for all items purchased or paid for with the BCAP payment for a period of five years after December 31, 2021;
- 7) Any withholding orders may be applied, BCAP may impact public assistance benefits, and may have tax consequences; and
- 8) He/she may be required to repay BBNC for improper use of BCAP funds according to applicable federal CARES Act guidelines.

BBNC shareholders who are minors may apply by having a parent or legal guardian that is 18 years or older submit their application on their behalf (minor must live with guardian, guardian has provided over 50% of minor's financial support for the past six months, and guardian is the custodian on record with BBNC).

A BBNC shareholder who has a guardian/conservator appointed by the court must have the guardian/conservator complete the application form.

An agent of a BBNC shareholder with authority under a Power of Attorney signed by the BBNC shareholder may complete the application form.

BBNC adheres to all eligibility guidelines established by the U.S. Treasury Department and as required by the CARES Act in administering this Program.

### **Examples of Financial Hardships:**

- (a) Job loss
- (b) Reduction in hours/wages
- (c) Loss of self-employment/business income
- (d) Housing cost increases (foreclosure, eviction, rent, etc.)
- (e) Increased costs for personal protective equipment (masks, face shields, etc.) and household cleaning and sanitization
- (f) Increased health care costs (unreimbursed prescriptions, counseling, COVID-19 testing and/or treatment, etc.)
- (g) Increased food costs
- (h) Increased costs for utilities, including internet access
- (i) Increased transportation costs due to COVID-19
- (j) Increased costs for remote work/remote schooling for children
- (k) Increased food security costs (purchasing subsistence gear and supplies)

### **Ineligible Expenditures:**

BCAP funds **cannot** be spent on the following:

- Expenses incurred before March 1, 2020 or after December 31, 2021
- Expenses covered by insurance
- Expenses reimbursed by any other Alaska Native corporation, Tribal organization, federal, state, tribal, or local government entity

**Benefit:** Up to \$1,800.00 per individual BBNC shareholder who meets the Eligibility requirements.

**Application Process:** Applications are available to complete easily online by logging in to the myBBNC shareholder portal, or an application can be either submitted online or downloaded to print at mybbnc.net.

How to submit an application:

- Online, logging in using [myBBNC shareholder portal \(fastest processing\)](#)
- At mybbnc.net without logging in by either using online DocuSign application and submitting your application automatically, or by downloading and printing a PDF of the application and submitting it by:
  - Mail to BBNC at 111 West 16<sup>th</sup> Avenue, Ste. 400, Anchorage, AK 99501, ATTN: CARES Act Program
  - Fax to BBNC at (907) 265-7803
  - Email to BBNC at [caresact@bbnc.net](mailto:caresact@bbnc.net)

BBNC has the right, in its sole discretion, to cancel or terminate BCAP at any time, for any reason, without any liability to any BBNC shareholder or any other persons or entities.

BBNC has the right, in its sole discretion, to disqualify any individual who commits fraud or other misconduct in connection with the program; or interferes with, disrupts, tampers with, circumvents, or otherwise undermines the application process or the operation of the program. Any decisions with respect to the program made by BBNC will be binding and final in all respects.

### **Important Timelines:**

- **Deadline:** Applications must be electronically received or postmarked no later than **November 15, 2021 at 5:00 p.m. Alaska time**. BBNC is not responsible for applications that are not timely postmarked or received by this deadline. No exceptions.
- Application verification period: Applications will be reviewed as soon as possible, but no later than December 31, 2021. Determinations by BBNC as to an applicant's eligibility is final and binding.
- Payments will be processed within 2 weeks after application is approved.

### **Payment Information:**

Payments will be mailed or directly deposited into the BBNC shareholder's bank account in the same manner as quarterly distributions are paid to BBNC shareholders from the BBNC Settlement Trust. Those that currently receive quarterly distributions on a US Bank prepaid card will receive a separate BCAP specific prepaid card. See [Attachment A](#) to review the U.S. Bank Focus Card Pre-Acquisition Disclosure and Fee Schedule.

If the BBNC shareholder does not cash his or her check by March 31, 2022, BBNC will cancel the check and re-issue a program specific debit/cash card and mail it to the address on file with BBNC. Card fees may apply depending on how and where the debit/cash card is used.

### **Accessing the myBBNC Shareholder Portal:**

To access the myBBNC shareholder portal to complete the BCAP application and/or to make any necessary changes to your mailing address or bank account information:

1. Go to [mybbnc.net](http://mybbnc.net) (do not enter "www")
2. Click "LOGIN/REGISTER" button located in the upper right-hand corner of the webpage
3. Click "Register" if you have not yet registered or enter your username and password if you have previously registered
4. If registering for an account, you will receive an email from BBNC during regular business hours when your account has been activated

If you are having trouble with registering or logging in, please visit [mybbnc.net/resources/faq](http://mybbnc.net/resources/faq) or contact BBNC at 1-800-426-3602 or [shareholders@bbnc.net](mailto:shareholders@bbnc.net).

## ATTACHMENT A

U.S. Bank Focus Card Pre-Acquisition Disclosure  
Program Number: 126784011 POD

| Monthly fee  | Per purchase | ATM withdrawal  | Cash reload      |
|--|--------------|---|------------------|
| <b>\$0</b>   | <b>\$0</b>   | <b>\$0</b> in-network<br><b>\$2.00</b> out-of-network | <b>\$5.95*</b>   |
| ATM Balance Inquiry (in-network or out-of-network)   |              |   | \$0 or \$1.00    |
| Customer Service (automated or live agent)   |              |   | \$0 per call     |
| Inactivity (after 90 days with no transactions)  |              |   | \$2.00 per month |
| <b>We charge 4 other types of fees.</b>  |              |   |                  |
| <hr/>  |              |   |                  |
| <hr/>  |              |   |                  |
| *This fee can be lower depending on how and where this card is used.   |              |   |                  |
| <b>No overdraft/credit feature.</b><br>Your funds are eligible for FDIC insurance.   |              |   |                  |
| For general information about prepaid accounts, visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a> .<br>Find details and conditions for all fees and services inside the card package or call<br><b>1-888-863-0681</b> or visit <a href="http://usbankfocus.com">usbankfocus.com</a> . |              |   |                  |

# U.S. Bank Focus Card Fee Schedule

Program Number: 126784011 POD

| All fees                                | Amount             | Details  |
|---|--------------------|--|
| <b>Add money</b>                        |                    |  |
| 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 <a href="http://ingomoney.com">ingomoney.com</a> 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 <a href="http://usa.visa.com/pay-with-visa/cards/services-locator.html">usa.visa.com/pay-with-visa/cards/services-locator.html</a> 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 Green Dot®. Fee is paid to third party at the time of reload. Go to <a href="http://greendot.com">greendot.com</a> for more information.   |
| <b>Get cash</b>                         |                    |  |
| ATM Withdrawal (in-network)             | \$0                | This is our fee per withdrawal. "In-network" refers to the U.S. Bank or MoneyPass® or Allpoint® ATM networks. Locations can be found at <a href="http://usbank.com/locations">usbank.com/locations</a> or <a href="http://moneypass.com/atm-locator.html">moneypass.com/atm-locator.html</a> or <a href="http://allpointnetwork.com">allpointnetwork.com</a> .   |
| ATM Withdrawal (out-of-network)         | \$2.00             | This is our fee per withdrawal. "Out-of-network" refers to all the ATMs outside of the U.S. Bank or MoneyPass or Allpoint 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®.  |
| <b>Information</b>                      |                    |  |
| ATM Balance Inquiry (in-network)        | \$0                | This is our fee per inquiry. "In-network" refers to the U.S. Bank or MoneyPass or Allpoint ATM networks. Locations can be found at <a href="http://usbank.com/locations">usbank.com/locations</a> or <a href="http://moneypass.com/atm-locator.html">moneypass.com/atm-locator.html</a> or <a href="http://allpointnetwork.com">allpointnetwork.com</a> .  |
| 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 or Allpoint ATM networks. You may also be charged a fee by the ATM operator.  |
| <b>Using your card outside the U.S.</b> |                    |  |
| 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. |
| 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.  |
| <b>Other</b>                            |                    |  |
| 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.  |
| Card Replacement Expedited Delivery     | \$15.00            | This is our fee for expedited delivery (up to 3 business days) charged in addition to any Card Replacement fee.  |
| Card Replacement Overnight Delivery     | \$25.00            | 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.   |

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](http://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Cardholder Services by calling **1-888-863-0681**, by mail at P.O. Box 551617, Jacksonville, FL 32255 or visit [usbankfocus.com](http://usbankfocus.com).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://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](http://cfpb.gov/complaint).

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CR-19277828

Divulgación Previa a la Adquisición de la Tarjeta U.S. Bank Focus

Número de Programa: 126784011 POD

|   |            |  |                     |
|---|------------|--|---------------------|
| Cargo mensual   | Por compra | Retiros de fondos en ATM                                     | Recarga de efectivo |
| <b>\$0</b>  | <b>\$0</b> | <b>\$0</b> dentro de la red<br><b>\$2.00</b> fuera de la red | <b>\$5.95*</b>      |
| Consulta de Saldo en ATM (dentro o fuera de la red)   |            |  | \$0 o \$1.00        |
| Servicio de Atención al Cliente (automatizado o representante en vivo)  |            |  | \$0 por llamada     |
| Inactividad (después de 90 días sin transacciones)  |            |  | \$2.00 por mes      |
| <b>Cobramos otros 4 tipos de cargos.</b>  |            |  |                     |
| <p>*Este cargo puede ser menor dependiendo de cómo y dónde se utilice esta tarjeta.</p> <p><b>Sin prestación de sobregiro/crédito.</b><br/>Sus fondos son elegibles para el seguro FDIC.</p> <p>Para obtener información general sobre cuentas prepagadas, visite <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a> (en inglés). Encuentre detalles y condiciones de todos los cargos y servicios en el paquete de la tarjeta, o bien, llame al <b>888.863.0681</b> o visite <a href="http://usbankfocus.com">usbankfocus.com</a>.</p> |            |  |                     |

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

Número de Programa: 126784011 POD

| Todos los cargos                                  | Monto                       | Detalles  |
|---|-----------------------------|---|
| <b>Agregar dinero</b>                             |                             |   |
| 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. Money in Minutes: 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 <a href="http://ingomoney.com">ingomoney.com</a> (en inglés) para obtener más información.  |
| Recarga de Efectivo – Visa Readylink              | 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 <a href="http://usa.visa.com/pay-with-visa/cards/services-locator.html">usa.visa.com/pay-with-visa/cards/services-locator.html</a> (en inglés) 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 Green Dot®. Este cargo se paga a un tercero en el momento de la recarga. Visite <a href="http://greendot.com">greendot.com</a> (en inglés) para obtener más información.   |
| <b>Retiros de efectivo</b>                        |                             |   |
| 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, MoneyPass® y Allpoint®. Puede encontrar ubicaciones en <a href="http://usbank.com/locations">usbank.com/locations</a> (en inglés), <a href="http://moneypass.com/atm-locator">moneypass.com/atm-locator</a> (en inglés) y <a href="http://allpointnetwork.com">allpointnetwork.com</a> (en inglés).  |
| Retiro de Fondos en ATM (fuera de la red)         | \$2.00                      | 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, MoneyPass y Allpoint. El operador del ATM también puede cobrarle un cargo, incluso si no termina de realizar la transacción.   |
| Retiro de Efectivo con Personal 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®.   |
| <b>Información</b>                                |                             |   |
| 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, MoneyPass y Allpoint. Puede encontrar ubicaciones en <a href="http://usbank.com/locations">usbank.com/locations</a> (en inglés), <a href="http://moneypass.com/atm-locator">moneypass.com/atm-locator</a> (en inglés) y <a href="http://allpointnetwork.com">allpointnetwork.com</a> (en inglés).  |
| 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, MoneyPass y Allpoint. El operador del ATM también puede cobrarle un cargo.   |
| <b>Uso de su tarjeta fuera de los EE. UU.</b>     |                             |   |
| 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 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, aunque usted y/o 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. |
| 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.  |
| <b>Otros</b>                                      |                             |   |
| 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.   |
| Reemplazo de Tarjeta con Entrega Expresa          | \$15.00                     | Este es nuestro cargo por entrega expresa (hasta 3 días hábiles), adicional a cualquier cargo por Reemplazo de Tarjeta.   |
| Reemplazo de Tarjeta con Entrega al Día Siguiente | \$25.00                     | Este es nuestro cargo por entrega 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.   |

Si bien esta comunicación de U.S. Bank se ofrece en español, las futuras comunicaciones de U.S. Bank y los documentos relacionados con sus acuerdos contractuales, divulgaciones, notificaciones y estados de cuenta, así como los servicios en Internet y de la banca móvil, pueden estar disponibles solamente en inglés. Usted debe poder leer y comprender estos documentos o tener asistencia en su traducción para poder entender y utilizar este producto o servicio. Los documentos en inglés están disponibles a petición suya.

Sus fondos son elegibles para el seguro FDIC hasta \$250,000. El seguro FDIC protege a los depósitos de pérdida ocasionada por insolvencia bancaria. Consulte [fdic.gov/deposit/deposits/prepaid.html](http://fdic.gov/deposit/deposits/prepaid.html) (en inglés) para obtener detalles.

Sin prestación de sobregiro/crédito.

Comuníquese con Servicios para Titulares de Tarjetas, llamando al **888.863.0681**, por correo a Cardholder Services P.O. Box 551617, Jacksonville, FL 32255 o visite [usbankfocus.com](http://usbankfocus.com).

Para obtener información general sobre cuentas prepagadas, visite [cfpb.gov/prepaid](http://cfpb.gov/prepaid) (en inglés). Si tiene alguna queja sobre una cuenta prepagada, llame a la Oficina para la Protección Financiera del Consumidor (Consumer Financial Protection Bureau) al 855.411.2372, o visite [cfpb.gov/complaint](http://cfpb.gov/complaint) (en inglés).