

Important Payday Notice!

PAPER CHECKS WILL NO LONGER BE ISSUED.




We are moving to electronic payroll as a more efficient and cost-effective way for you to receive your pay. You may choose to receive your pay by direct deposit to either a **Bank Account** or the **U.S. Bank Focus Card™**.


If you do not have a direct deposit account on file by July 01, 2015, you will receive a new Focus Card.

All payroll starting on July 15, 2015, will be electronically deposited to your bank account or Focus Card.

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

Getting Your Card


 We will hand out your new Focus Card.

 No cost to sign up.

 No credit check or bank account required.²

Benefits

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

 No waiting for your check or extra trips to the bank.

Complete the Payment Authorization Form to receive your pay via direct deposit or to enroll for the Focus Card. Questions? Contact A-State Human Resources or Payroll at (870) 972-3454.



¹ The 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.

² Successful 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. If necessary, we may also ask to see your driver's license or other identifying documents.



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!

Getting Started



For security, your card comes in a plain white windowed envelope.



Follow the activation instructions that accompany your card.



Make Purchases

Everywhere Visa debit cards are accepted – in stores, over the phone, online or pay bills.



Get Cash³

ATM | Teller | Cash Back

Features



Cash Back Rewards

For purchases at certain retail and restaurant locations.



Savings Account

Create an interest-bearing savings account without ever going to a bank.



Track Spending

Online | Phone | Email | Text⁴ | Mobile App



Text and Email Alerts⁴

Instant notification when money is added or your card balance gets low.



Mobile Banking App⁴

Quickly see your account balance and transaction history.

Use your Focus Card Free and Clear

Purchases	Free & Unlimited
Teller Cash Withdrawal	Free & Unlimited
In-Network ATMs	Free & Unlimited
Customer Service	Free & Unlimited
Monthly Account Maintenance	Free & Unlimited

Some fees may apply. A complete fee schedule will be included in your card packet.



³ Fees may apply to ATM transactions.

⁴ U.S. Bank does not charge a fee for mobile banking. Standard messaging and data rates may apply.

The Focus Card is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. Member FDIC. © 2014 U.S. Bank.