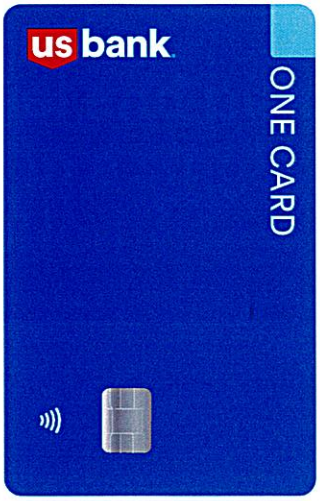

U.S. Bank One Card, a payment program especially for NRCSA members.

We provide enhanced visibility into payment detail to proactively manage spend, monitor payment activity and mitigate risk.

U.S. BANK ONE CARD

Combine travel and purchasing management in a single, integrated payment solution

Overview

More than ever, organizations are focused on minimizing costs and maximizing performance. U.S. Bank and Nebraska Rural Community Schools Association (NRCSA) are pleased to offer a no-fee commercial card solution designed specifically to help NRCSA members manage their travel and purchasing transactions.

The NRCSA One Card Program from U.S. Bank combines purchasing and corporate travel card programs into a single streamlined payment solution. The one card enables members to merge separate card solutions, combining purchasing and travel into a single streamlined payment solution, which leads to reduced costs and increased efficiencies. With the one card, members can:

- Automate administrative, payment and reconciliation processes
- Maximize cost savings and control
- Reduce paperwork including travel requests, purchase orders, invoices and checks
- Enhance cash management with cycle-based payments and rebates
- Manage the one card program through U.S. Bank Access® Online, with real-time access anywhere, anytime, within a secured environment

Save time, money and resources with more efficient payment processes

Together we analyze your payment needs and tailor a solution to manage your travel and procurement purchases with just one process, one staff, one card and one invoice. Moreover, with the one card, members have the ability to offer employees unsurpassed flexibility without sacrificing control, and provide your organization with access to travel and procurement benefits that make doing business safer, easier and more rewarding.

Now members can save time, money and effort while boosting employee productivity. With this powerful solution, members can:

- Automate payment and reconciliation processes
- Simplify management and administrative tasks
- Reduce paperwork, including travel requests, purchase orders, invoices and checks
- Negotiate more favorable supplier discounts
- Enhance cash management with cycle-based payments
- Earn a tangible benefit from a rewards program with rich and flexible redemption features

Integrated Card and Reporting Payment Management System

U.S. Bank provides members with Access Online, real-time access to your one card program — anywhere, anytime. Our powerful card management and reporting payment management system can easily be configured to meet the unique needs of your cooperative, helping you understand spending patterns, control card spending and identify opportunities for savings.

It enables you to perform a variety of administrative tasks to manage your one card program quickly, efficiently and independently:

- Offers 24/7 access to set up or cancel card accounts, update cardholder information and adjust spending limits
- Simplifies accounting processes by allowing you to view, review and reallocate transactions online, then route transactions for manager review and approval
- Generates reports that can help you manage supplier relationships, monitor adherence with organizational policy and more easily analyze spending patterns
- Provides data extracts for simplified reconciliation and full integration into your financial systems
- Extends the value of your one card program by accommodating payment for purchases with high control requirements through Virtual Pay accounts.
- Elect to enroll in fraud alerts and be notified by text or email of suspicious activity

Expense Management

Integrated Expense Management automates your organization's expense management and reporting processes. It allows you to manage online user accounts, view, create, and approve workflow items such as expense reports, including out-of-pocket expenses. Allows users to easily upload receipts to transactions and expense reports.

More functionality

The one card is a total expense management solution that allows cooperative employees to pay for everything with a single card — from airfare to office supplies — so you eliminate many costly, repetitive processes. The card's customizable spending functionality is designed to meet each employee's requirements and manage all of your spending. You can create multiple user profiles to fit each cardholder's needs, such as frequent business travelers and purchasing managers.

More visibility

The one card has the widest acceptance at more than 36 million locations around the world. Your cardholders are assured of convenient access to goods, services and cash around the globe — eliminating the need for more costly alternatives, such as personal cards or cash, and ensuring that your organization captures detailed transaction data on every purchase.

More control

Ease of use for the cardholder does not mean sacrificing control for members. Flexible spending controls put policy into play at the point of sale, so members can customize their program with set spending limits, merchant category code authorizations and other criteria that help keep costs under control. Plus, with built-in liability coverage, your organization is protected from losses due to employee misuse of the card.

More efficiency

The one card combines powerful payment solutions into a single, flexible program. The one card can simplify financial management and streamline your business processes, whether related to travel or purchasing. By managing a one card program for your organizational expenses, you can eliminate costly steps from your procure-to-pay process and minimize administrative tasks.

More convenience

With Access Online mobile app, members can manage business expenses on the go. The app, available for download from the Apple App Store® or for Android via Google Play® Store, allows mobile users virtually all the same functionality available on their desktop through their mobile device including using their regular sign-in platform credentials.

More security

The one card uses industry leading tools and processes to protect against fraud. Through Access Online, cardholders can elect to enroll in fraud alerts and be notified by text or email of suspicious activity. Fraud analysts monitor accounts 24/7, 365 days a year to help cardholders protect accounts from fraud and misuse. Additional tools include:

- Specialized fraud reporting to Program Administrators
- Account controls like Merchant Category Code (MCC) blocking, single purchase limits, and spending limits
- Caller authentication and verification
- Voice print technology in U.S. Bank call center

More traveler benefits

USD Value-added Traveler Benefits:

- Medical and Legal Referral Assistance
- Emergency Message
- Emergency Transportation Assistance
- Emergency Ticket Replacement
- Lost Luggage Locator
- Emergency Translation Service
- Prescription Assistance and Document Delivery
- Pre-Trip Assistance

Insurance Coverage:

- Liability Waiver $100,000 USD
- Travel Accident (Common Carrier) $250,000 USD
- Auto Rental Insurance
- Lost Luggage $1250

To find out more about the NRCSA U.S. Bank One Card program and how you can benefit, please contact your U.S. Bank Relationship Manager or visit usbank.com

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