

# U.S. Bank ReliaCard®

## Frequently Asked Questions

### What is the ReliaCard?

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

### How does the ReliaCard work?

Once funds are added to the card account, it can be used to make purchases, pay bills, and make online, phone or mail-order purchases. You can also get cash back with purchases at participating merchants or withdraw cash at ATMs, banks or credit unions.<sup>1</sup> The amounts of purchases, bill payments or cash withdrawals are automatically deducted from the available balance on the card.

### What are the advantages of having a ReliaCard?



**Fast** – Your money is automatically deposited to your card account



**Save Time** – Easy and quick access to your funds without waiting in line to cash or deposit a check



**Convenient** – Make purchases anywhere Mastercard debit cards are accepted, including retail stores, grocery stores, restaurants and pharmacies and withdraw cash at ATMs



**Secure** – No need to carry large amounts of cash



**Save Money** – No more going to a check casher



**Track Spending** – Account information and customer service 24 hours a day



**Purchasing Power** – Enjoy the prestige and purchase protection given to Mastercard-branded cardholders, without a credit check



**Reliable** – Receive your money on time. No more lost or stolen checks



**Safe** – Funds are FDIC insured and are protected if lost or stolen<sup>2</sup>

### How do I check my balance?

**Online** – View account online at [www.usbankreliacard.com](http://www.usbankreliacard.com)

**Text<sup>3</sup>/Email** – Sign up to receive email or text alerts when funds have been deposited to your account or when your balance gets low

**Mobile Banking App** – Search for “U.S. Bank ReliaCard” in the App Store or Google Play

**Phone** – Call Cardholder Services at 866.567.8590

**ATM** – Perform a balance inquiry at an ATM<sup>1</sup>



# Getting the Card

## When the card is sent in the mail, what does the envelope look like?

For security reasons, the card will arrive in a plain, white, windowed envelope.

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## What information or instructions come with the card?

The card comes with:

- Instructions on how to activate the card
  - A complete Fee Schedule
  - The cardholder agreement, which discloses terms and conditions
  - A usage guide detailing where and how the card can be used
  - The U.S. Bank Privacy Pledge
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## What do I do after I receive the card?

You must call Cardholder Services at **866.567.8590** or visit [www.usbankreliacard.com](http://www.usbankreliacard.com) to activate the card and choose your Personal Identification Number (PIN). You cannot use the card until it has been activated. Be sure to sign your name on the back of your card in ink. Your card is not valid unless it's signed. Note: we accept relay calls.

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## Do I receive a new card every time a payment is made?

No. Future payments will be deposited automatically onto the initial card.

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# Using the Card

## How do I make a purchase with my card?

The card works much like other prepaid or debit cards. You can use it online, over the phone, at grocery stores, retail stores, restaurants, medical offices, etc. It is important to know your account balance before making purchases.

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## When making a purchase, on the authorization machine, which selection (credit or debit) do I choose?

Select **"Credit"** or **"Debit"** to make a purchase. Select **"Debit"** to get 'cash back' with your purchase. (You will have to enter your PIN.)



## How can I get cash with my card?<sup>1</sup>

- Cash Back With Purchases – at participating merchants such as grocery or convenience stores
  - ATM Withdrawal – at any ATM
  - Teller Withdrawal – at any bank or credit union
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## How do I withdraw cash at an ATM?

- Insert or swipe your card and enter your 4-digit PIN
  - Select **"Withdrawal from Checking"**
  - Enter the amount to be withdrawn
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## How do I get cash back with a purchase?

- When the authorization machine asks for credit or debit, select **"Debit"**
- Enter the 4-digit PIN
- Select **"Yes"** for cash back
- Enter the amount, press **"OK"**

# Using the Card

## How do I get cash at a bank or credit union teller?

You must know your available balance (the teller will not have access to this information) and ask for a cash withdrawal<sup>1</sup> in the amount you wish to withdraw.

**Note:** you may need to provide your driver's license to verify your identity.

## Do I have to go to a U.S. Bank ATM or U.S. Bank branch to get cash?

No. You can get cash back with purchases at participating merchants throughout the United States such as grocery and convenience stores. Cash can also be obtained from any ATM<sup>1</sup> or over the counter at any Mastercard bank or credit union. To find the ATM nearest you, visit [www.usbank.com/locate](http://www.usbank.com/locate) or [www.moneypass.com](http://www.moneypass.com).

## Do I need a PIN to use the card?

Yes & No. The card can be used to make signature-based purchases without a PIN. However, a PIN must be used for PIN-based purchases and for cash withdrawals at ATMs. You must choose your own PIN by calling Cardholder Services at 866.567.8590 or visiting [www.usbankreliacard.com](http://www.usbankreliacard.com) after you receive your card. For security reasons it is important that you pick a PIN that only you would know, and not share the PIN or the card with anyone.

## What should I do if I forget my PIN?

You must contact Cardholder Services at 866.567.8590 or visit [www.usbankreliacard.com](http://www.usbankreliacard.com) to reset your PIN.

## Can I still get cash if I forget my PIN?

Yes. You can go to any Mastercard bank or credit union and ask the teller for a cash withdrawal.<sup>1</sup>

## How do I transfer funds from my card to another bank account (“Card-to-Account Transfers”)?

If your program allows Card-to-Account Transfers, click on the “Transferring Funds” link on the left side of cardholder website and complete the required fields on the Card to Bank Transfer page. The transfer will appear as an *ACH withdrawal* on your card transaction history and monthly statement. In addition, if a fee is assessed in relation to this transfer, the description of the fee in your transaction history and monthly statement will appear as a separate *ACH withdrawal* transaction. For more information about this fee, please see the Fee Schedule included in your card packet, log into your account at [www.usbankreliacard.com](http://www.usbankreliacard.com), or call Customer Service at 866.567.8590.

## What are some things I need to keep in mind when using my card to make purchases?

Some merchants where you typically tip may authorize your transaction for an amount greater than your purchase to cover tips. Make sure your balance can cover the 20% or your transaction will be declined. When purchasing gasoline at a gas station, pay inside with the cashier to avoid a hold greater than the amount of your purchase (some ReliaCard programs may not allow you to pay with your card using the pay-at-the-pump option). The funds held will not be available for other purchases until the actual transaction amount clears. Payments made inside clear for the actual transaction amount immediately. Check your program materials for additional details.



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

You have the option of signing up for optional text or email alerts<sup>3</sup> when money is added or your card balance gets low at [www.usbankreliacard.com](http://www.usbankreliacard.com). You can also use our two-way text alert feature by texting a short code to receive the following updates:

Alert Type	Instructions
Balance Alert	Text <b>BAL</b> to <b>90831</b>
Recent Transactions	Text <b>TRANS</b> to <b>90831</b>
Customer Service Number	Text <b>HELP</b> to <b>90831</b>

NOTE: this feature may not be available for all programs. For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

## Using the Card



### Can I manage my account with my smart phone?

Yes. You can use the ReliaCard Mobile Banking app to check your account balance, enroll in and manage text alerts, view your most recent transactions or search for the nearest in-network ATM location. Search for “**U.S. Bank ReliaCard**” in the App Store or Google Play.



### Can I pay bills<sup>1</sup> with my card?

Yes. You can visit your billers' websites and provide your 16-digit card number and expiration date or log on to [www.usbankreliacard.com](http://www.usbankreliacard.com).

**Note:** this feature may not be available for all programs. Some fees may apply. Check your program materials for additional details.

## Are all features available on all ReliaCard and ReliaCard II programs?

Some features may not be available for some ReliaCard or ReliaCard II programs. Refer to your cardholder agreement for available program features.

## Limits

### Can I make a purchase for more than the amount on my card?

If you need to make a purchase for more than the amount you have on your card, you will need to use two forms of payment. Tell the cashier how much you want taken from the balance on your card — the cashier cannot determine your available balance. Then, pay the remaining balance with cash, check, credit card or check card.



### Can the ReliaCard be overdrawn?

Usually a purchase that exceeds the available balance will not be approved. In very limited circumstances, if you do not have sufficient funds when the final amount clears, it may result in a negative balance; however you will not be charged an overdraft fee. You can check your balance online, using the ReliaCard Mobile App or by calling Cardholder Services 24/7.

### How do I obtain information about fees for my ReliaCard?

Fees are located on the Fee Schedule sent to you with your card. You may view your fee schedule online by logging into your account at [www.usbankreliacard.com](http://www.usbankreliacard.com). You may also call Cardholder Services at **866.567.8590** to request fee information. Please consult the table on the next page for information on how to avoid fees on certain transactions for most ReliaCard programs. Please consult your program fee schedule to determine if a specific fee applies.



### Can anyone else view or track my transactions?

No. For privacy reasons, U.S. Bank does not share card account numbers or transaction details. However, for reconciliation purposes, your government agency does have access to the amount and date of each deposit.

# How to Avoid Fees

## Fee Description

## How to Avoid

### **ATM Withdrawals** (Out-of-Network\*)

- **Make Purchases:** Use your card to make purchases anywhere Mastercard debit cards are accepted – in stores, over the phone, online or pay bills. You can use your card at no charge to make everyday purchases such as groceries, convenience stores, etc.
- **Cash Back with Purchases:** You can ask for ‘cash back’ when making purchases at participating merchants at places like grocery stores or retail stores. Select ‘DEBIT’ on the authorization machine, enter your 4-digit PIN and enter the amount of cash back you’d like. There is no fee to get cash back with purchases.
- **Bank Teller:** Go into any Mastercard bank and ask the teller for a cash withdrawal for up to the full amount available on your card. (Fee may apply to some programs.)
- **In-Network ATMs:** Withdraw cash at no charge at any U.S. Bank, MoneyPass or Allpoint ATM. For the nearest fee-free ATM locations visit: [www.usbank.com/locate](http://www.usbank.com/locate), [www.moneypass.com](http://www.moneypass.com), or [www.allpointnetwork.com](http://www.allpointnetwork.com).

### **ATM Balance Inquiries** (Out-of-Network\*)

U.S. Bank does not assess a fee to check your balance using any of the following methods:

- **Online** – View account online at [www.usbankreliacard.com](http://www.usbankreliacard.com).
- **Text<sup>3</sup>/Email** – Sign up to receive email or text alerts when funds have been deposited to your account or when your balance gets low.
- **Mobile Banking App** – Search for “U.S. Bank ReliaCard” for your iPhone or Android phone.
- **Phone** – Call Cardholder Services at 866.567.8590.
- **ATM** – Perform a balance inquiry at a U.S. Bank, MoneyPass or Allpoint ATM.

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\*Out-of-Network ATMs means any ATM that is not a U.S. Bank, MoneyPass or Allpoint ATM.

# Customer Service

## Can I view my account online?

Yes, at [www.usbankreliacard.com](http://www.usbankreliacard.com). The following functions can be performed online:

- PIN Change
- Balance inquiry
- View card transactions
- View previous statements
- Set up alerts
- Pay bills

## How do I view my monthly statement?

Monthly statements can be viewed online 24/7 at [www.usbankreliacard.com](http://www.usbankreliacard.com).

## What should I do if I change addresses?

Contact Cardholder Services at **866.567.8590** or visit [www.usbankreliacard.com](http://www.usbankreliacard.com) to report an address change. Also contact your government agency to report an address change so that your mail may also be sent to the correct address.

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## Who do I contact if I have questions about my card?

For questions about your deposit, such as when you will receive the next deposit to the card, or the amount of a deposit to the card, contact your government agency. For all other questions about the card, you may log into your account at [www.usbankreliacard.com](http://www.usbankreliacard.com) or contact Cardholder Services 24 hours a day, toll-free at **866.567.8590**.

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## What happens if my card gets lost or stolen?

You must immediately call Cardholder Services at **866.567.8590** to report your card lost/stolen and have a replacement card sent to you within 5-7 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.

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## Can I contact my local bank for customer service on my ReliaCard account?

No. You must direct all ReliaCard questions to Cardholder Services at **866.567.8590**, or utilize the web site, [www.usbankreliacard.com](http://www.usbankreliacard.com), for inquiries.

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## What services does the ReliaCard 24-hour Cardholder Services line provide?

The following can be done through customer service:

- Activate the card
- Choose/Change PIN (Personal Identification Number)
- Balance inquiry
- Enroll in text alerts
- Review recent transaction history
- Report card lost or stolen and have it reissued
- Speak to a live representative if additional assistance is needed. **Note:** we accept relay calls.

<sup>1</sup>Fees and transaction limits apply. See Fee Schedule for details. <sup>2</sup>You are generally protected from all liability for unauthorized transactions with Zero Liability. You must call the number on the back of your Card immediately to report any unauthorized use. Certain conditions and limitations may apply. See your Cardholder Agreement for details. <sup>3</sup>For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

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