

Understanding and avoiding ReliaCard fees

Use your ReliaCard with no fees

Feature	Comments
Making purchases	Use your ReliaCard to make purchases anywhere Visa® Debit Cards are accepted. <ul style="list-style-type: none"> - Grocery stores - Medical offices - Restaurants - Retail stores
ATM withdrawals (In network)	There is no service fee for cash withdrawals at U.S. Bank or MoneyPass® ATMs. If a non-U.S. Bank or non-MoneyPass ATM is used, the ATM owner may assess a fee. Find the nearest at www.usbank.com/locate or www.moneypass.com .
Cash back with purchases	Get cash back at no additional charge when you make a purchase at merchants like retail stores or grocery stores. When the authorization machine asks for credit or debit, select "debit." Enter your 4-digit PIN. Select "Yes" for cash back. Enter the amount, press "OK."
Teller withdrawals	There is no fee for teller cash withdrawals at any participating financial institution that accepts VISA at their teller window. Simply ask the teller for a cash withdrawal in the amount you wish to withdraw. Make sure to know your available balance, because the teller will not have access to this information.
Card replacement	If your card is lost or stolen, standard card replacement is free. The card will arrive in 3-5 business days via standard U.S. mail.
Account / balance information	View your account history or balance information online at www.usbankreliacard.com or call 855.254.9819.

Potential fees

Fee	Description	How to avoid
ATM withdrawal (out of network) (\$2.00)	There is no service fee for the first two ATM withdrawals per month. For each additional withdrawal, a \$2.00 fee will be assessed. Additionally, the ATM owner may assess its own fee.	Get cash back with purchases using the "debit" button on the authorization machine at merchants like retail or grocery stores, or use a US Bank ATM.
Inactivity (\$2.00 per month after 365 days)	If the account is inactive for 365 consecutive days a \$2.00 fee per month will be assessed. The fee is charged each month until the account becomes active again or until the balance reaches \$0. An agency deposit is considered activity.	Use your card at least once every 365 days to make a purchase or withdrawal cash. (Inactivity involves no purchases, transactions, withdrawals, or balance inquiries)
Expedited card replacement (\$15.00)	Standard card replacement is free, and the card will arrive in 3-5 business days via standard U.S. mail. For expedited card replacement, a \$15.00 fee will be assessed. The card will arrive in 2 business days via UPS.	Use standard card replacement. Card will arrive in 3-5 business days.