

ReliaCard Fee Schedule ⁽¹⁾

Activity	Cost	Description
Monthly Account Maintenance	Free	Monthly account maintenance.
Purchases at Point-of-Sale (Domestic)	Free	Purchases made by signature or PIN-based transactions.
Cash Back with Purchases (Domestic)	Free	Cash back with purchases at participating merchants.
ATM Transactions	<u>Cash Withdrawal</u> <u>Balance Inquiry</u>	Cash withdrawals at an ATM. NOTE: The Owner of any Non-U.S. Bank or Non-MoneyPass ATM may assess an additional surcharge fee for any ATM transaction that you complete.
U.S. Bank ATM	Free Free	
MoneyPass ATM	Free Free	
Other ATM	\$2.00 * Free	
Teller Cash Withdrawal	Free	Cash Withdrawal from a teller at a financial institution.
Customer Service Interactive Voice Respo	Free	Calls to Customer Service in which utilize the automated service.
Customer Service Online	Free	Access via www.usbankreliacard.com
Customer Service Live Phone Representat	Free	Calls to a live customer service representative.
Alert Message - Email or Text	Free **	Account alert messages.
Inactivity	\$2.00 Per Month after 365 days	After 365 consecutive days of inactivity. Fee is not assessed if balance is \$0.00.
Monthly Paper Statement	Free	Monthly paper statements requested. Statements can also accessed online at no cost.
Card Replacement - Standard	Free	Standard precessing (3-5 business days) of a replacement card due to being lost or stolen.
Card Replacement - Expedited	\$15.00	Expedited processing (2 business days) of a replacement card due to being lost or stolen.
Foreign Transaction	Up to 3% of transaction amount	A fee charged on a transaction in which the merchant or ATM is located in a country other than the U.S. or processes transactions outside of the U.S.
Standard Bill Pay Transaction	Free	Standard Bill Pay request and associated

(1) This fee schedule is effective on the date that each program converts to the new FSV Payment Systems platform (September - November 2014)

* The first 2 cash withdrawals per month from any Non-U.S. Bank ATM or Non-MoneyPass ATM will be free.

** Standard messaging charges apply through your mobile carrier and message frequency depends on account settings

Transaction Limits	Total Count	Total Amount
Purchases (includes cash back)	20 per day	\$4,000 per day
Teller Cash Withdrawals	5 per day	\$5,000 per day
ATM Withdrawals	5 per day	\$1,525 per day
Signature-based POS returns	4 per day	N/A

We reserve the right to change the above fee schedule upon written notification to you as required by applicable law.

Card Usage Tips

Gas Stations: When purchasing gasoline at a gas station, you will not be able to pay with your card using the pay-at-the-pump option. You can still purchase gas at stations that allow you to pay inside with a cashier. Payments made this way will post to your card account automatically.

Restaurants, Salons and Other Services: Prepaid Card transaction posting amounts may vary. Most restaurants, salons and other services where you typically tip may temporarily add approximately 20% to your bill to cover the tip. Make sure your balance can cover the 20% or your transaction will be declined.

Hotels: When making travel reservations with a hotel or similar merchant, ask for the amount of the authorization they will send to your account. These merchants may send an initial authori-zation amount equal to your entire stay or rental period, plus taxes and incidentals, even though your actual purchase will be weeks or months away.

Track your Balance: It is always important to know your balance before you make a pur-chase or cash withdrawal and to keep track of your remaining balance after these transactions.