

# Your Payments

**FAST. SAFE. EASY.**



With the U.S. Bank ReliaCard® Your Funds Are:



**Automatically loaded**  
to your ReliaCard



**Available to use**  
right away



**Protected** if  
lost or stolen<sup>1</sup>

## About the ReliaCard

It is a Visa® prepaid debit card issued by U.S. Bank. Your payments will automatically be direct deposited to your card. You have access to your funds right away and you can use your card to make purchases, pay bills or get cash.<sup>2</sup> It's that simple!

**MAKE PURCHASES | GET CASH**

**PAY BILLS | TRACK SPENDING**

## Getting Started is Easy

1. Sign up today.
2. Your funds will be automatically deposited to your card. Go online to check your balance.
3. Use your card anywhere Visa debit cards are accepted!

## Sign Up!



No cost to sign up.



No credit check or bank account required.<sup>3</sup>

## And Save!



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



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



**NEBRASKA**  
Good Life. Great Opportunity.

See back for more  
card features

# 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.



## Pay Bills

Pay your bills online directly through the biller or by using our online Bill Pay tool. Bill Pay offers payments to thousands of companies and you can even use Bill Pay to pay another person.



## Get Cash<sup>2</sup>

ATM | Teller  
Cash Back

## Features



### Text<sup>4</sup> and Email Alerts

Notification when money is added or your card balance gets low.



### Mobile Banking App

Quickly see your account balance and transaction history.



### Track Spending

Online | Phone | Email | Text<sup>4</sup> | Mobile App

## No Fee Transactions<sup>2</sup>

Purchases (Domestic)	\$0
In-Network ATMs	\$0
Customer Service	\$0
Monthly Account Maintenance	\$0



CONTACT: 866-567-8587 (we accept relay calls) | [usbankreliacard.com](http://usbankreliacard.com)

<sup>1</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>2</sup> Fees and transaction limits apply. See Fee Schedule for details.

<sup>3</sup> Successful identity verification required.

<sup>4</sup> For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.

# 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 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 Visa® 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 Visa®-branded cardholders, without a credit check<sup>2</sup>

-  **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>3</sup>

### How do I check my balance?

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

Text<sup>4</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 866-567-8587

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.

## 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

## What do I do after I receive the card?

You must call Cardholder Services at **866-567-8587** 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.

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

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

# 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.

## 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



## 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



## 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 Visa 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).

## 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 866-567-8587.

## 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>4</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 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.



## 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 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 **866-567-8587** 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.

U.S. Bank ReliaCard® Pre-Acquisition Disclosure  
Program Name: Nebraska State Employees Workers' Compensation

You have options as to how you receive your payments,  
including direct deposit to your bank account or this prepaid card.  
Ask your agency for available options and select your option.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
<b>\$0</b>	<b>\$0</b>	<b>\$0</b> in-network <b>\$1.00*</b> out-of-network	<b>N/A</b>

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ATM Balance Inquiry (in-network or out-of-network) \$0

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Customer Service (automated or live agent) \$0 per call

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Inactivity (after 365 days with no transactions) \$1.00 per month

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**We charge 3 other types of fees.** One of them is:

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Card Replacement (standard or expedited delivery) \$0 or \$15.00

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\* This fee can be lower depending on how and where this card is used.  
See the accompanying Fee Schedule for free ways to access your funds and balance information.

**No overdraft/credit feature.**  
Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid).  
Find details and conditions for all fees and services inside the card package or call  
**1-866-567-8587** or visit [usbankreliacard.com](http://usbankreliacard.com).

## U.S. Bank ReliaCard® Fee Schedule

Program Name: Nebraska State Employees Workers' Compensation

All fees	Amount	Details
<b>Get cash</b>		
ATM Withdrawal (in-network)	\$0	This is our fee per withdrawal. "In-network" refers to the U.S. Bank or MoneyPass® ATM networks. Locations can be found at <a href="http://usbank.com/locations">usbank.com/locations</a> or <a href="http://moneypass.com/atm-locator.html">moneypass.com/atm-locator.html</a> .
ATM Withdrawal (out-of-network)	\$1.00	This is our fee per withdrawal. This fee is waived for your first ATM withdrawal per month, which includes both ATM Withdrawals (out-of-network) and International ATM Withdrawals. "Out-of-network" refers to all the ATMs outside of the U.S. Bank or MoneyPass ATM networks. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Teller Cash Withdrawal	\$0	This is our fee for when you withdraw cash off your card from a teller at a bank or credit union that accepts Visa®.
<b>Information</b>		
ATM Balance Inquiry (in-network)	\$0	This is our fee per inquiry. "In-network" refers to the U.S. Bank or MoneyPass ATM networks. Locations can be found at <a href="http://usbank.com/locations">usbank.com/locations</a> or <a href="http://moneypass.com/atm-locator.html">moneypass.com/atm-locator.html</a> .
ATM Balance Inquiry (out-of-network)	\$0	This is our fee per inquiry. "Out-of-network" refers to all the ATMs outside of the U.S. Bank or MoneyPass ATM networks. You may also be charged a fee by the ATM operator.
<b>Using your card outside the U.S.</b>		
International Transaction	0%	This is our fee which applies when you use your card for purchases at foreign merchants and for cash withdrawals from foreign ATMs and is a percentage of the transaction dollar amount, after any currency conversion. Some transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable network rules, and we do not control how these merchants, ATMs and transactions are classified for this purpose.
International ATM Withdrawal	\$1.00	This is our fee per withdrawal. This fee is waived for your first ATM withdrawal per month, which includes both ATM Withdrawals (out-of-network) and International ATM Withdrawals. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
<b>Other</b>		
Card to Bank Transfer	\$2.00	This is our fee per transfer to transfer funds from your card to your bank account.
Card Replacement	\$0	This is our fee per card replacement mailed to you with standard delivery (up to 10 business days).
Card Replacement Expedited Delivery	\$15.00	This is our fee for expedited delivery (up to 3 business days) charged in addition to any Card Replacement fee.
Inactivity	\$1.00	This is our fee charged each month after you have not completed a transaction using your card for 365 consecutive days.

Your funds are eligible for FDIC insurance. Your funds will be held at U.S. Bank National Association, an FDIC-insured institution, and are insured up to \$250,000 by the FDIC in the event U.S. Bank fails. See [fdic.gov/deposit/deposits/prepaid.html](http://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Cardholder Services by calling **1-866-567-8587**, by mail at P.O. Box 551617, Jacksonville, FL 32255 or visit [usbankreliacard.com](http://usbankreliacard.com).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid). If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](http://cfpb.gov/complaint).

# How to Avoid Fees

Fee Description	How to Avoid
<b>ATM Withdrawals</b> (Out-of-Network*)	<ul style="list-style-type: none"><li>• Make Purchases: Use your card to make purchases anywhere Visa® debit cards are accepted – in stores, over the phone, online or pay bills. You can use your card for free to make everyday purchases such as groceries, convenience stores, etc.</li><li>• 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.</li><li>• Bank Teller: Go into any Visa 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.)</li><li>• In-Network ATMs: Withdraw cash for free at any U.S. Bank or MoneyPass ATM. For the nearest fee-free ATM locations visit: <a href="http://www.usbank.com/locate">www.usbank.com/locate</a> or <a href="http://www.moneypass.com">www.moneypass.com</a>.</li></ul>

## 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>4</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 866-567-8587.
- ATM – Perform a balance inquiry at a U.S. Bank or MoneyPass ATM.

\*Out-of-Network ATMs means any ATM that is not a U.S. Bank or MoneyPass 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 **866-567-8587** 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.

## 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 **866-567-8587**.

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

You must immediately call Cardholder Services at **866-567-8587** 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.

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

No. You must direct all ReliaCard questions to Cardholder Services at **866-567-8587**, or utilize the web site, [www.usbankreliacard.com](http://www.usbankreliacard.com), for inquiries.

## 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>Successful identity verification required. <sup>3</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>4</sup>For text messages, standard messaging charges apply through your mobile carrier and message frequency depends on account settings.