

U.S. Bank ReliaCard Fee Schedule

Cardholder Service	Fee	Comments
Initial Card Issuance	No Charge	
Call to Activate Card	No Charge	
Monthly Account Information	No Charge	
Point of Sale – debit transactions	No Charge	
Point of Sale – PIN-based transactions including “cash back” transactions	No Charge	
Point of Sale transaction declined	No Charge	
ATM Withdrawal From U.S. Bank-owned or used ATMs	No Charge	U.S. Bank has Over 15,000 ATMs Nationwide and 215 in Idaho.
ATM Withdrawal From ATMs contracted by U.S. Bank	\$1.25 Service Fee	Jackson’s Food Stores with 73 convenient locations in Idaho.
ATM Withdrawal From all other ATMS	Estimated \$1.50 - \$2.00 Surcharge Plus \$1.25 Service Fee	Any Visa/PLUS branded ATM in the world – 400,000 nationwide, 1.2 million worldwide and 1,897 Idaho locations. ATM surcharges are controlled by the ATM owner and may vary.
Cash Withdrawal at bank teller	No Charge	Any financial institution in the United States that processes Visa cash advance transactions – over 14,000 institutions and over 98,000 branches – 523 locations in Idaho. This service is not limited only to U.S. Bank branches.
Customer Service – Computerized Telephone balance inquiries (IVR)	No Charge	
Online Web site access to balances, account history, other information	No Charge	
Customer Service via computerized telephone system (IVR)	No Charge	Available around the clock Unlimited use for card activation, PIN selection or change, balance inquiry and transaction history.
Customer Service via live representative	Three free calls per month, \$3 per call after that	Available 24x7x365 - Multilingual Report card lost or stolen or ask about issue resolution and account information.
Paper Account Statement	No Charge	Cardholder selected option. Mailed to cardholder’s home address.
Online Account Statement	No Charge	Unlimited Web-based account access for viewing past 12 monthly statements, balance inquiries, PIN changes and

		transaction history review.
ATM Balance Inquires	No Charge	Any Visa/PLUS branded ATM in the world – 400,000 nationwide, 1.2 million worldwide and 1,897 Idaho locations.
ATM Declined Withdrawals	No Charge	
Transfer funds to a cardholder bank account outside U.S. Bank	\$2.00	Through a customer service representative, cardholders may transfer funds to another bank account. Two business days to process.
Card Inactivity	\$2.00 per month	Imposed on cards containing a balance after 180 consecutive days of inactivity – no deposits, no transactions.
Emergency Card Replacement (two business days)	\$15.00	Covers expedited shipping costs
Non-Emergency Card Replacement (three to five business days)	No Charge	
Account Overdraft	No fee for first overdraft, \$10 per overdraft after that	
Statement Replacement	Possible charge if dealing with a live customer service representative	Cardholders can print up to 12 prior statements themselves from the online cardholder Web site or may call and request a specific statement from customer service. A \$3 fee is incurred if the call to a live agent is the fourth or more in a month.
Foreign Currency Conversion	3 percent of transaction amount	Applies to use of card outside of the United States.
Mobile Phone or E-mail Account Messaging	No Charge for e-mail messages; 15 to 25 cents for text messages.	These are cardholder selected options. E-mail account alerts are all free. Mobile phone alerts are 15 cents each and mobile phone balance inquiries are 25 cents each. Charges may also be assessed by the cell phone service provider.