

## Understanding & Avoiding ReliaCard Fees

| Use Your ReliaCard With No Fees      |  |
|--------------------------------------|--|
| Feature                              | Comments   |
| <b>Making purchases</b>              | Use your ReliaCard to make purchases anywhere Visa® Debit Cards are accepted.<br><ul style="list-style-type: none"> <li>- Grocery stores</li> <li>- Medical offices</li> <li>- Restaurants</li> <li>- Retail stores</li> </ul>   |
| <b>ATM withdrawals</b>               | There is no service fee for the first two (2) ATM withdrawals per month. If a non-U.S. Bank ATM is used, the ATM owner may assess a fee.   |
| <b>Cash back with purchases</b>      | 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.'             |
| <b>Teller withdrawals</b>            | There is no fee for the first two (2) teller withdrawals per month at Visa-member banks or credit unions. Simply ask the teller for a cash withdrawal in the amount you wish to withdraw. Make sure to know your available balance. The teller will not have access to this information. |
| <b>Card replacement</b>              | 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.   |
| <b>Account / balance information</b> | View your account history or balance information online at <a href="http://www.reliacard.com">www.reliacard.com</a> or call 866.276.5114.  |

| Potential Fees   |  |  |
|--|--|--|
| Fee  | Description  | How to Avoid   |
| <b>ATM withdrawal</b><br>(\$1.50)                      | There is no service fee for the first two (2) ATM withdrawals per month. For each additional withdrawal, a \$1.50 fee will be assessed. If a non-U.S. Bank ATM is used, the ATM owner may assess their own fee.  | Get cash back with purchases using the 'debit' button on the authorization machine at merchants like retail or grocery stores. |
| <b>Teller withdrawal</b><br>(\$3.00)                   | There is no fee for the first two (2) teller withdrawals per month at Visa-member banks or credit unions. For each additional withdrawal, a \$3.00 fee will be assessed.   | Get cash back with purchases using the 'debit' button on the authorization machine at merchants like retail stores.            |
| <b>Inactivity</b><br>(\$2.00 per month after 180 days) | If the account is inactive for 180 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 180 days to make a purchase or withdrawal cash.  |
| <b>Overdraft</b><br>(\$17.00)                          | Usually a purchase that exceeds the available balance will not be approved. Gas station pay-at-the-pumps may only authorize a small amount and once the full transaction amount posts a couple days later, if you do not have sufficient funds, it may result in a negative balance. | Make sure to know your available balance before making a purchase. When buying gas, go inside to pay.                          |
| <b>Expedited card replacement</b><br>(\$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.  |