

U.S. Bank ReliaCard® Long Form Phone Script for the Maine Unemployment Insurance Program

This is the Fee Schedule for the U.S. Bank ReliaCard® for the Maine Unemployment Insurance program. The Fee Schedule includes all fees applicable to this prepaid card. It will take approximately six minutes to provide the fee schedule orally. You can also obtain the fee schedule by visiting www.dot.maine.gov/slash/unemployment/slash/US_bank_card_info/slash.

The following fees apply when you Get Cash:

- In-Network ATM Withdrawals are \$0. This is our fee per withdrawal. "In-network" refers to the U.S. Bank or MoneyPass® or Allpoint® ATM networks. Locations can be found at usbank.dot.com/slash/locations or moneypass.dot.com/slash/atm_dash_locator.dot.html or allpointnetwork.dot.com.
- Out-of-Network ATM Withdrawals are \$1.75. 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 or Allpoint ATM networks. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
- Teller Cash Withdrawals are \$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®.

The following fees apply when you get Information:

- In-Network ATM Balance Inquiries are \$0. This is our fee per inquiry. "In-network" refers to the U.S. Bank or MoneyPass or Allpoint ATM networks. Locations can be found at usbank.dot.com/slash/locations or moneypass.dot.com/slash/atm_dash_locator.dot.html or allpointnetwork.dot.com.
- Out-of-Network ATM Balance Inquiries are \$0. This is our fee per inquiry. "Out-of-network" refers to all the ATMs outside of the U.S. Bank or MoneyPass or Allpoint ATM networks. You may also be charged a fee by the ATM operator.

The following fees apply when you use your card outside the U.S.:

- International Transactions incur a surcharge of 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 withdrawals are \$1.75. 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.

Other fees include the following:

- Card Replacements are \$0. This is our fee per replacement mailed to you with standard delivery (up to 10 business days).
- Card Replacement Expedited Delivery is available for \$15.00. This is our fee for expedited delivery (up to 3 business days) charged in addition to any Card Replacement fee.
- The Inactivity Fee is \$2.00. 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.dot.gov/slash/deposit/slash/deposits/slash/prepaid.dot.html for details.

There are no overdraft or credit features associated with the card.

Contact Cardholder Services by calling **1-855-282-2030**, by mail at P.O. Box 551617, Jacksonville, FL 32255 or visit usbankreliacard.dot.com.

For general information about prepaid accounts, visit cfpb.dot.gov/slash/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.dot.gov/slash/complaint.

The ReliaCard is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. Copyright 2021 U.S. Bank. Member FDIC.