

U.S. Bank ReliaCard® Pre-Acquisition Disclosure
Program Name: Nevada Child Support

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network \$1.50 out-of-network	N/A
ATM Balance Inquiry (in-network or out-of-network)			\$0
Customer Service (automated or live agent)			\$0 per call
Inactivity (after 365 days with no transactions)			\$1.50 per month
We charge 3 other types of fees. One of them is:			
Card Replacement (standard or expedited delivery)			\$0 or \$10.00
No overdraft/credit feature. Your funds are eligible for FDIC insurance.			
For general information about prepaid accounts, visit cfpb.gov/prepaid . Find details and conditions for all fees and services inside the card package or call 1-833-366-0952 or visit usbankreliacard.com .			

U.S. Bank ReliaCard® Fee Schedule

Program Name: Nevada Child Support

All fees	Amount	Details
Get cash		
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 usbank.com/locations or moneypass.com/atm-locator.html
ATM Withdrawal (out-of-network)	\$1.50	This is our fee per withdrawal. "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®.
Information		
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 usbank.com/locations or moneypass.com/atm-locator.html .
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.
Using your card outside the U.S.		
International Transaction	3%	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	\$1.50	This is our fee per withdrawal. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Other		
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	\$10.00	This is our fee for expedited delivery (up to 3 business days) charged in addition to any Card Replacement fee.
Inactivity	\$1.50	This is our fee charged each month after you have not completed a transaction using your card for 365 consecutive days.
Transaction Limits		
For security reasons, there are limitations on the number and amount of transactions that you may perform with your Card. There may be additional limits on the amount, number or types of transactions you can make using your Card and for security reasons we do not disclose these limits. Daily limits are based on a rolling 24 hour period. Limits are subject to change from time to time. You will receive prior notice of such changes to the extent required by applicable law.		
Maximum Card Balance at any time	\$40,000	
Maximum Daily Debits	20 transactions and \$6,050 per day	
ATM Withdrawals	10 transactions and \$1,025 per day	
Purchases at the Point of Sale (including cash over the amount of purchase)	20 transactions and \$4,000 per transaction	
Teller Cash Withdrawals (at Visa member banks) (Financial Institutions may have lower limits)	2 transactions and \$1,025 per day	
Maximum Daily Credits	50 transactions and \$20,000 per day	
Returns and Refunds	May not exceed 4 transactions per day	
Bill Pay Transactions	10 transactions and \$2,000 per day 10 transactions and \$3,000 per week 20 transactions and \$5,000 per month	

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 for details.

No overdraft/credit feature.

Contact Cardholder Services by calling **1-833-366-0952**, by mail at P.O. Box 551617, Jacksonville, FL 32255 or visit usbankreliacard.com.

For general information about prepaid accounts, visit 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.

05870-36-357

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Divulgación Previa a la Adquisición de la Tarjeta U.S. Bank ReliaCard®
Nombre del Programa: Nevada Child Support

Cargo mensual	Por compra	Retiros de fondos en ATM	Recarga de efectivo
\$0	\$0	\$0 dentro de la red \$1.50 fuera de la red	N/A
Consulta de Saldo en ATM (dentro o fuera de la red)			\$0
Servicio de Atención al Cliente (automatizado o representante en vivo)			\$0 por llamada
Inactividad (después de 365 días sin transacciones)			\$1.50 por mes
Cobramos otros 3 tipos de cargos. Este es uno de ellos:			
Reemplazo de Tarjeta (entrega estándar o expresa)			\$0 o \$10.00
Sin prestación de sobregiro/crédito. Sus fondos son elegibles para el seguro FDIC.			
Para obtener información general sobre cuentas prepagadas, visite cfpb.gov/prepaid (en inglés). Encuentre detalles y condiciones de todos los cargos y servicios consultando el paquete de la tarjeta, llamando al 833.366.0952 o visitando usbankreliacard.com (en inglés).			

Lista de Cargos de la Tarjeta U.S. Bank ReliaCard®

Nombre del Programa: Nevada Child Support

Todos los cargos	Monto	Detalles
Retiros de efectivo		
Retiro de Fondos en ATM (dentro de la red)	\$0	Este es nuestro cargo por retiro de fondos. "Dentro de la red" se refiere a las redes de ATM de U.S. Bank o MoneyPass®. Puede encontrar las ubicaciones en usbank.com/locations (en inglés) o moneypass.com/atm-locator.html (en inglés).
Retiro de Fondos en ATM (fuera de la red)	\$1.50	Este es nuestro cargo por retiro de fondos. "Fuera de la red" se refiere a todos los ATM que se encuentran fuera de las redes de ATM de U.S. Bank y de MoneyPass. El operador del ATM también puede cobrarle un cargo, incluso si no termina de realizar la transacción.
Retiro de Efectivo con Personal de Ventanilla	\$0	Este es nuestro cargo por realizar un retiro de efectivo desde su tarjeta con la ayuda del personal de ventanilla en un banco o cooperativa de crédito que acepte Visa®.
Información		
Consulta de Saldo en ATM (dentro de la red)	\$0	Este es nuestro cargo por consulta. "Dentro de la red" se refiere a las redes de ATM de U.S. Bank y MoneyPass. Puede encontrar ubicaciones en usbank.com/locations (en inglés) o moneypass.com/atm-locator.html (en inglés).
Consulta de Saldo en ATM (fuera de la red)	\$0	Este es nuestro cargo por consulta. "Fuera de la red" se refiere a todos los ATM que se encuentran fuera de las redes de ATM de U.S. Bank y de MoneyPass. El operador del ATM también puede cobrarle un cargo.
Uso de su tarjeta fuera de los EE. UU.		
Transacción Internacional	3%	Este es el cargo que cobramos y que se aplica al uso de su tarjeta para compras en comercios extranjeros y por retiros de efectivo en ATM extranjeros y es un porcentaje del monto en dólares de la transacción después de cualquier conversión de moneda. Algunas transacciones, aunque usted y/o el comercio o ATM estén ubicados en los Estados Unidos, se consideran transacciones en el extranjero conforme a las reglas aplicables de la red, y nosotros no tenemos control sobre cómo se clasifican estos comercios, ATM y transacciones para este fin.
Retiro de Fondos en ATM Internacional	\$1.50	Este es nuestro cargo por retiro de fondos. El operador del ATM también puede cobrarle un cargo, incluso si no termina de realizar la transacción.
Otros		
Reemplazo de Tarjeta	\$0	Este es nuestro cargo por reemplazo de tarjeta con servicio de entrega estándar (hasta 10 días hábiles).
Reemplazo de Tarjeta con Entrega Expresa	\$10.00	Este es nuestro cargo por entrega expresa (hasta 3 días hábiles), adicional a cualquier cargo por Reemplazo de Tarjeta.
Inactividad	\$1.50	Este es nuestro cargo por mes si no ha realizado una transacción con su tarjeta durante 365 días consecutivos.
Límites de Transacciones		
Por motivos de seguridad, existen limitaciones en la cantidad y el monto de transacciones que puede realizar con su Tarjeta. Es posible que existan límites adicionales en el monto, número y tipo de transacciones que puede realizar utilizando su Tarjeta, y por motivos de seguridad no divulgaremos estos límites. Los límites diarios se basan en períodos renovables de 24 horas. Los límites están sujetos a modificaciones ocasionales. Recibirá un aviso previo sobre dichos cambios tal como lo exigen las leyes vigentes.		
Saldo Máximo de la Tarjeta en cualquier momento	\$40,000	
Débitos Diarios Máximos	20 transacciones y \$6,050 por día	
Retiro de Fondos en ATM	10 transacciones y \$1,025 por día	
Compras en el Punto de Venta (incluye dinero en efectivo además del monto de compra)	20 transacciones y \$4,000 por transacción	
Retiros de Efectivo con Personal de Ventanilla (en bancos miembros de Visa) (las Instituciones Financieras pueden tener límites más bajos)	2 transacciones y \$1,025 por día	
Créditos Diarios Máximos	50 transacciones y \$20,000 por día	
Devoluciones y Reembolsos	No pueden exceder 4 transacciones por día	
Transacciones de Pago de Facturas	10 transacciones y \$2,000 por día 10 transacciones y \$3,000 por semana 20 transacciones y \$5,000 por mes	

Si bien esta comunicación de U.S. Bank se ofrece en español, las futuras comunicaciones de U.S. Bank y los documentos relacionados con sus acuerdos contractuales, divulgaciones, notificaciones y estados de cuenta, así como los servicios en Internet y de la banca móvil, pueden estar disponibles solamente en inglés. Usted debe poder leer y comprender estos documentos o tener asistencia en su traducción para poder entender y utilizar este producto o servicio. Los documentos en inglés están disponibles a petición suya.

Sus fondos son elegibles para el seguro FDIC. Sus fondos se conservarán en U.S. Bank National Association, una institución asegurada por la FDIC, y están asegurados por la FDIC hasta \$250,000 en caso de que U.S. Bank no lo haga. Consulte fdic.gov/deposit/deposits/prepaid.html (en inglés) para obtener detalles.

Sin prestación de sobregiro/crédito.

Comuníquese con Servicios para Titulares de Tarjetas, llamando al **833.366.0952**, por correo a: Cardholder Services P.O. Box 551617, Jacksonville, FL 32255 o visite usbankreliacard.com (en inglés).

Para obtener información general sobre cuentas prepagadas, visite cfpb.gov/prepaid (en inglés). Si tiene alguna queja sobre una cuenta prepagada, llame a la Oficina para la Protección Financiera del Consumidor (Consumer Financial Protection Bureau) al 855.411.2372, o visite cfpb.gov/complaint (en inglés).

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CHILD SUPPORT PAYMENT AUTHORIZATION

PERSONAL INFORMATION: (Please Print)		
Name (First, Middle, Last):		
Mailing Address:		Apartment Number:
City:	State:	Zip Code:
E-mail Address:		
Social Security Number:		Daytime Telephone:
Whether you are electing direct deposit or debit card, address changes must be reported to the child support agency immediately. Failure to provide current address information may result in delayed or stopped payments to your account. Debit card providers and financial institutions must also be notified of any changes.		
I WANT TO: (Select One)		
<input type="checkbox"/> Sign up for Direct Deposit (any collections will be received via a debit card until this request is processed)		
<input type="checkbox"/> Change My Direct Deposit to a Different Account		
<input type="checkbox"/> Cancel Direct Deposit and Sign up for a Debit Card		
<input type="checkbox"/> Sign up for a Debit Card		
DIRECT DEPOSIT:		
Financial Institution Name:		
Branch Name:		
Address:		
Financial Institution Routing Number:		
Financial Institution Account Number:		
Type of Account: (Select Only One) <input type="checkbox"/> Checking <input type="checkbox"/> Savings		
Remember to attach a voided check/copy of check to this form or a letter from your financial institution including your routing number and account number. Do not attach a deposit slip; the routing number is not always correct.		
By selecting Direct Deposit, I authorize the Division of Welfare and Supportive Services (DWSS) to make deposits to the above account until I cancel this authorization. If funds are deposited into my account in error, I authorize the DWSS to debit the amount from my account or from future payments. I acknowledge that a new authorization form must be completed if I choose to change financial institutions or account numbers. I further acknowledge that I must notify DWSS immediately, in writing, if my account is closed.		
DEBIT CARD:		
By selecting to receive payments via a debit card, I acknowledge that I have received and reviewed the debit card disclosure statements.		

Your Signature: _____ Date: _____

(FOR SCaDU USE ONLY)	
DATE REQUEST RECEIVED	
Date Pre-Note Completed:	_____
Initials of Person Processing:	_____
Date Direct Deposit Request Completed:	_____
Initials of Person Processing:	_____

DIRECT DEPOSIT VS. DEBIT CARD

What is Direct Deposit?

Direct Deposit, also known as electronic funds transfer (EFT), allows the Nevada State Division of Welfare and Supportive Services (DWSS) State Collection and Disbursement Unit (SCaDU) to electronically deposit your payments directly into your bank account.

What are the benefits of using Direct Deposit?

- Payments are automatically deposited to the account.
- There are no fees associated with direct deposit.
- Funds are available faster.

How does Direct Deposit work?

When a payment is made from DWSS, SCaDU electronically tells your bank to credit your account.

Who can sign up for Direct Deposit?

Every recipient of funds through DWSS who has a bank account in their name can sign up for Direct Deposit.

How do I sign up for Direct Deposit?

Complete the Child Support Payment Authorization form along with verification from the bank showing the account number and routing numbers. **A voided check is acceptable verification for a checking account. For a savings account or online banking, please have your bank stamp and initial the request form to verify the bank routing and account number. A deposit slip is not acceptable verification.**

When will my Direct Deposit start?

A Direct Deposit may not begin for at least 30 days from the date of your request. You will receive your child support payments via a debit card until your Direct Deposit application is processed.

What if I change or close my bank account?

You must complete a new authorization form each time you change your banking information. When changing your bank account, SCaDU must close your previous direct deposit account and verify your new account information with your bank, a process that typically takes 10 business days. After the verification process is complete, all payments will be deposited into your new account, however, payments received during the verification period will be disbursed via a debit card. If your account has closed and you have NOT submitted a new Child Support Payment Authorization for processing as stated above, your child support payments will be disbursed via a debit card. **PLEASE NOTE:** If you have an existing debit card account, you will not automatically receive a new debit card. The debit card you initially received may still be used.

How do I stop Direct Deposit?

You must notify SCaDU in writing by mailing or faxing a completed Child Support Payment Authorization form to SCaDU. You may select to change your direct deposit to a different account or cancel direct deposit and sign up to receive payments via a debit card.

How many Direct Deposit accounts can I open? Only one direct deposit account is allowed at a time. All payments will go into that one account until direct deposit is stopped.

How does the Nevada Child Support Debit Card work?

Once you elect to receive your payments on the Nevada Child Support Debit Card, an account will be created in your name. Whenever a payment is received by the State Collection and Disbursement Unit (SCaDU), the funds will be sent by Electronic Funds Transfer (EFT) to your debit card. You can then use the debit card to make purchases or withdrawals until the funds are exhausted. You cannot make any additional deposits to the account. Only SCaDU can fund the debit card account.

What are the benefits of receiving payments on a debit card?

- Safer than paper checks
- No trips to the bank or waiting in long lines
- Avoid check cashing fees
- A bank account is not required to receive payments

How long does it take to receive payments on the debit card?

Once the first child support collection is received, it will be posted to your debit card. You should receive your card within 7-10 business days. Once you have your card, all future payments will be posted to your debit card unless you elect to receive payments via direct deposit.

If no payment is made on your case, you will not get a card.

How do I activate the debit card?

You will receive your Nevada Child Support Debit Card along with instructions on how to activate and use it. Once you receive the card, you can activate online or by calling the toll-free number provided with the card. Once activated, you may use your card.

Where can I use the debit card?

You can use your card anywhere Visa debit cards are accepted. You can also get cash withdrawals from your card.

How do I get a replacement debit card?

If your card is lost or stolen, you need only contact the Debit Card Customer Service Center to report your card lost or stolen and to request a replacement card. Customer Service information will be provided to you with your initial card packet.

How do I know when I've received a payment?

You may contact the DWSS voice response unit (VRU) toll free to find out whether a payment has been sent to you. The VRU is available 24 hours a day, 7 days a week. The telephone numbers are:

(775) 684-7200 – Northern Nevada

(702) 486-1646 – Southern Nevada

or call the Child Support Customer Service number toll free at 1-(800)-992-0900.

For more information, please visit our website: <https://dwss.nv.gov>.

Mail or fax the completed Child Support Payment Authorization form to:

Nevada State Division of Welfare and Supportive Services

Attention: SCaDU EFT

PO Box 98950

Las Vegas, Nevada 89193-8950

FAX (702) 486-8592