

Unemployment Insurance U.S. Bank ReliaCard® *Frequently Asked Questions*



What is the ReliaCard and How Does It Work?

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The ReliaCard is a reloadable, prepaid card issued by U.S. Bank. The ReliaCard is an electronic method for receiving your unemployment insurance payments. Job Service North Dakota will electronically deposit your unemployment insurance payments onto a ReliaCard for you.

How does the ReliaCard work?

The card may be used to make purchases everywhere Visa debit cards are accepted. The card may be used to pay bills, and for online, phone and mail order purchases. Cardholders can also get cash at ATMs worldwide, or from any teller at a financial institution that accepts Visa. The amounts of purchases or cash withdrawals are automatically deducted from the available balance on the card.

What are the advantages of having a ReliaCard?

Some of the main benefits:

- **Save time.** Easy and quick access to your payments without waiting in line to cash or deposit a check.
- **Convenient.** Withdraw cash at ATMs 24 hours a day and make purchases everywhere Visa debit cards are accepted, including gas stations, grocery stores, restaurants and pharmacies.
- **Secure.** No need to carry large amounts of cash.
- **Track spending.** Free account information and customer service 24 hours a day.
- **Visa benefits.** Enjoy the prestige and purchase protection given to Visa-branded cardholders, without a credit check.
- **Reliable.** No lost or stolen checks.
- **Easy.** No minimum balance required to open or maintain the card.
- **Safe.** Funds are protected by the VISA Zero Liability Policy* and are FDIC insured.

Are There Costs Associated with the ReliaCard?

Can I use my card without incurring fees?

Yes. Here are some of the ways you can use your card for free.

- Make purchases at any merchant that accepts Visa debit cards.
- Make cash withdrawals from a U.S. Bank ATM or MoneyPass® ATM or from a teller at any financial institution that accepts Visa.
- Perform a balance inquiry at any U.S. Bank or MoneyPass® ATM.

How do I check my balance for free?

- Access your account online 24 hours a day at www.reliacard.com.
- Call the automated customer service line at 1-866-276-5114.

What fees are associated with this card?

There may be fees when using your card. You will be notified of possible fees when you receive your card and are listed below:

Fee: ATM Withdrawal (\$1.25)

Description: Withdrawals at U.S. Bank of MoneyPass® ATMs are Free. The nearest location can be found at www.usbank.com locate or www.MoneyPass.com. U.S. Bank will not charge a fee for the first withdrawal per month from a non-U.S. Bank or non-MoneyPass® ATM. A \$1.25 will be assessed for each additional withdrawal at a non-U.S. Bank or non-MoneyPass® ATM. (ATM owners may assess their own fee for each transaction.)

Fee: Inactivity (\$2.00 per month after 365 days)

Description: If the account is inactive for 365 consecutive days a \$2.00 fee per month will be assessed. The fee is charged each month thereafter until the account becomes active again or until the balance reaches \$0. A state deposit is considered activity.

Fee: Expedited Card Replacement (\$15.00)

Description: 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.

Do I have to pay ATM fees for cash withdrawals?

U.S. Bank will not charge a fee for withdrawals made from U.S. Bank or MoneyPass® ATMs. For withdrawals from non-U.S. Bank or non-MoneyPass® ATMs, U.S. Bank will charge a service fee of \$1.25 per transaction. If using a non-U.S. Bank or non-MoneyPass® ATM, the owner of that ATM may charge an additional fee. These surcharge fees vary depending on the bank that owns the machine. The ATM will notify you of the surcharge fee and allow you to cancel the transaction prior to being charged the fee.

How Do I Get a Card?

Why do I receive a ReliaCard?

Job Service North Dakota is no longer issuing checks. You will be automatically enrolled in the ReliaCard program and a card will be sent to you. If you would like to receive Unemployment Insurance benefits payments via direct deposit, you can do this online or by phone.

You may choose direct deposit as an alternate payment option by going online to www.jobsnd.com, clicking the **UI ICE** logo, and following the instructions provided or by calling 701-328-4995 and selecting the Change Payment Option on the main menu.

Can I request a second card for another individual such as a family member?

No. Only the person receiving Unemployment Insurance payments on the card will receive a 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, window envelope with a Fargo, North Dakota (ND) return address.

When will I receive my ReliaCard?

A card will be created and mailed only after you have been certified for your first payable week. It may take several days for the card to be created and mailed to you.

You will receive a new card each benefit year unless you choose direct deposit.

What information or instructions come with the card?

The card comes with:

- Instructions on how to activate the card and 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?

After you receive the card in the mail, you must call ReliaCard Cardmember Services at 1-866-276-5114 to activate the card and choose your Personal Identification Number (PIN). First make your language selection, then choose option 2 in the automated phone system. You cannot use your 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 is signed. In addition to your signature, you may choose to write "See ID" on the back of the card. This may help remind store clerks to check your identification so no one uses your card fraudulently.

When will I get paid?

You will receive payment on your card once you have completed your waiting week, certified for the next week, and are found eligible to receive payment. The payment will go on the card two to three business days after each weekly certification.

In the event of a federal or state holiday, your payment will be delayed one business day. Holidays that will affect your payment schedule include:

- New Year's Day
- Martin Luther King Jr. Day
- Presidents' Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

Are There Limits on the Way I Use the Card?

Can Job Service North Dakota 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, Job Service does have access to the amount and date of deposits to individual cards.

Can I use my ReliaCard card to pay for gas at the pump?

Pay at the pump transactions are not permitted with the card. You can, however, use your card to pay for gas inside the business. If the amount of your gas purchase exceeds the balance on your card you will need to use two forms of payment to cover the total cost.

Can I make a purchase for more than the amount on my card?

It's important to always know your ReliaCard balance before you make a purchase. A purchase that exceeds the available balance will not be approved. If you need to make a purchase for more than the amount on your card, you will need to use two forms of payment. Tell the cashier how much you want taken from the balance on your card. (The cashier cannot determine your available balance). Then, pay the remaining balance with cash, check, credit card or check card. To help monitor your balance, use the [Spending Tracker](#) ledger.

Where are the U.S. Bank and MoneyPass® ATMs in North Dakota located?

[See a list](#) of addresses of U.S. Bank and MoneyPass® ATMs located in your area.

Will I be able to add other funds to my card, in addition to what Job Service North Dakota puts on it?

No. Only the state can deposit funds to the card.

Will I earn interest on the funds in my ReliaCard account?

No. The account does not earn interest.

Using the ReliaCard

How can I get cash with my card?

There are three ways to get cash with your ReliaCard:

- **ATM** – Withdraw cash at any Visa/Plus® ATM
- **Teller Withdrawal** – You can go into any Visa bank and ask the teller for a cash withdrawal for up to the full amount available on your card.
- **Cash Back** – Get cash back at no cost when you make purchases at places like retail or convenience stores. Select 'debit' on the authorization machine and select 'yes' for cash back.

***Note:** You may be charged fees for ATM or teller withdrawal transactions. For every ATM transaction, two fees may apply. A fee charged by U.S. Bank, called a "service" fee and a fee charged by the ATM owner, called a "surcharge" fee. Please refer to the back of your card carrier for a list of potential fees.*

How do I use my ReliaCard at a store to make a purchase?

To make a purchase

- Know your balance.
- Insert your card and select "CREDIT" on the authorization machine.
- Or select "DEBIT" and enter your PIN.

What are some of the Features of the Card?

Can I pay my bills from the ReliaCard website?

Yes. Login to the ReliaCard website and select the Bill Pay link. You have the ability to set up payees and payment options including one time payment, expedited payment, at a future date or at regular intervals. The Standard Bill Pay fee is free – saving you the hassle of purchasing money orders and stamps.

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 such as the addition of funds, low balance, zero/negative balance, and change of address online at www.reliacard.com.

How can I check the available balance on my card?

You can obtain your current available balance in four ways:

- View your account online at www.reliacard.com.
- Perform a balance inquiry at an ATM. (The owner of the ATM may charge a fee.)
- Call the tollfree Cardmember Services at 1-866-276-5114.
- Check balance through text message to U.S. Bank (Check the Alerts tab on the cardholder website to sign up for Balance Inquiry via text. Standard messaging charges apply through your mobile carrier and message frequency depends on account settings.)

What Security Features Come with the Card?

Do I need a PIN to use the card?

No PIN is needed to make signature-based purchases. You must use a PIN for cash withdrawals at ATMs or when requesting cash back with a purchase. You choose your own PIN when you call and activate your card. For security reasons, it is important to choose a PIN that only you would know. Do not share your PIN or the card with anyone. You should never write your PIN on your card.

What should I do if I forget my PIN?

Call the customer service number on the back of your card. PIN issues must go through Cardmember Services.

What happens if my card is lost or stolen?

Call the toll-free ReliaCard Cardmember Services at 1-866-276-5114 and choose 1 for English or 2 for Spanish. Then, choose 1 to report a lost or stolen card. A new card will be issued and any remaining balance will be transferred to the new card. If you report the missing card immediately and have not compromised your PIN, you will not be responsible for any confirmed fraudulent activity that occurs on your card.*

How do I get my name or address changed on this account?

In order to change your address, you must log into the UI ICE website at www.jobsnd.com, click on the UI ICE logo and select the My Claim Info tab from the main menu. Under the My Claim Info tab select the Change Demographics link.

Can someone other than the person whose name is on the card use it?

For security reasons, you should never share your PIN or allow anyone else to use your card.

What Customer Services Come with the Card?

Who do I contact if I have questions about my card?

For questions about your payments, such as when you will receive the next deposit, you may log into the UI ICE website at www.jobsnd.com, click on the UI ICE logo and select the My Claim info tab from the main menu. Under the My Claim Info tab select the Payment History Link.

For all other questions about the card, contact ReliaCard Cardmember Services 24 hours a day, toll-free at 1-855-254-8962. This number is on the back of the card.

What services does ReliaCard 24-hour Cardmember Services provide?

The following services are available by calling ReliaCard Cardmember Services at 1-866-276-5114. Simply follow the prompts to:

- Activate your new card
- Report a card lost or stolen
- Check on the status of a card not yet received
- Request a PIN mailer be sent if you have forgotten your PIN
- Listen to account information including current balance and last five transactions
- Find out about card fees

Can I contact my local bank or credit union for customer service on my ReliaCard account?

No. You must direct all ReliaCard questions to the 1-866-276-5114 toll-free customer service line. You may also utilize the Website, www.reliacard.com, for inquiries.

* U.S. issued cards only. The U.S. Bank Zero Liability Policy does not apply to ATM transactions, or to PIN transactions not processed by Visa. See the Cardholder Agreement for details.

Job Service North Dakota is an equal opportunity employer/program provider. Auxiliary aids and services are available upon request to individuals with disabilities.
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