

1. Please provide a summary chart that maps each fee schedule to the applicable prepaid card program/use case, including ReliaCard, Core A Visa Prepaid Card, Focus Card Rep Payee, and any standard/emergency program schedule included in the current draft agreement.

ReliaCard	Unemployment, child support, PFML, foster care All programs in this category are live.
Core A Visa ReliaCard	This is our standard ReliaCard fee schedule that would be used for emergency disbursement programs. For example, the SNAP program that is still pending launch.
Focus Rep Payee	DHSS Rep Payee program that is still pending launch.

2. For each fee schedule, please identify which fees are paid by the cardholder, which fees may be paid by the State or agency, and which costs are absorbed through existing banking or program structures.
 - U.S. Bank does not charge the State for cardholder transaction fees. All fees indicated on the fee schedules are incurred by the cardholder. Applicable cardholder fees, if incurred, are deducted from the available card balance. Fees will never result in a negative balance on the card account.
 - The State is responsible for the cost of funding (ACH loads) the card account. State-funded ACH loads are provided without charge to the cardholder.
3. Please confirm the no-cost usage options available to cardholders under each program, including purchases, in-network ATM access, teller/cash access, balance inquiries, customer service, standard card replacement, and electronic/ACH loads.

Cards provide multiple ways for the cardholder to access their funds free of charge:

- **Purchases**—ReliaCard and Focus Cards can be used wherever Visa or Mastercard debit is accepted for both signature and PIN-based purchases at merchant locations, online or by phone.
 - **Cash back at point of sale**—Cardholders can also get cash back at point of sale at participating merchants, generally allow amounts between \$20 and \$100.
 - **ATM withdrawal**—Cardholders can access cash at no charge using in-network U.S. Bank and MoneyPass ATMs for Core A and Focus and U.S. Bank and MoneyPass and Allpoint ATMs for ReliaCard.
 - **Over-the-counter teller withdrawal**—Cardholders can get cash “to the penny” up to the available card balance or teller limit at any Visa-affiliated bank or credit union branch.
 - **Bill pay**—Online bill payment options allow cardholders can also set up payments directly with utility companies, cable companies, cell phone service providers, etc. to pay bills.
 - **Balance inquiries**—Card balances can be obtained on the cardholder website, mobile app or at the ATM free of charge.
 - Cardholders can request a replacement card at no charge once every 12 months.
 - There is no ACH fee applied to the prepaid card account. All fees are associated with the agency’s originating bank account and are handled outside of the U.S. Bank prepaid card contract. U.S. Bank does not charge to receive the ACH load.
4. For any no-cost services that are limited, please identify the applicable limits, such as the number of free ATM withdrawals, teller transactions, customer service calls, balance inquiries, or other free transactions per month or benefit/payment cycle.

1. The only limits on U.S. Bank's no-cost services are velocity limits to assist in fraud prevention. The limits are below and the same as what is in place today.

Below are the Unemployment transaction limits:

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	\$250,000
Maximum Daily Debits	20 transactions and \$2,050 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 \$2,050 per transaction
Teller Cash Withdrawals (at Mastercard member banks) (Financial Institutions may have lower limits)	2 transactions and \$1,525 per day
Maximum Daily Credits	100 transactions and \$250,000 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

Transaction limits for all other programs:

For security reasons, there are limitations on the number and <u>amount</u> 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. <u>Daily limits</u> are based on <u>a rolling 24 hour</u> 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	\$250,000
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	100 transactions and \$250,000 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

5. Please identify all proposed fee changes from the current agreement to the proposed agreement, including but not limited to out-of-network ATM fees, inactivity fees, replacement card fees, expedited delivery fees, international transaction fees, instant/external transfer fees, check reload fees, and cash reload fees.
 - U.S. Bank has not proposed any changes to the ReliaCard cardholder fee schedules contained in the current agreement.
6. For the inactivity fees, please confirm when the fee begins, how frequently it is assessed, and whether it is monthly, annual, one-time, or otherwise.
 - The fee will begin after 365 days if no balance altering activity. This could be a deposit from the State or a purchase made by the cardholder. This fee is charged monthly but will never make the account go negative. Any balance altering activity resets the clock for any recurring fee being assessed.

7. For the Core A and Focus Card programs, please explain when reload fees, instant transfer fees, external transfer fees, and cash reload fees would apply in practice, and whether those fees are expected to apply based on the State's anticipated use of these programs.
 - These fees only apply to the Focus Card and only apply if the cardholder chooses to:
 1. Adding funds from an additional source. Reload fees are applied by third party fees that we are legally required to include in our disclosures.
 2. Transfer funds off the card into another account:
 - a. **Instant transfer**—Funds can be transferred to P2P apps such as Venmo, Cash App and PayPal.
 - b. **External card transfer**—Cardholders may use our external card transfer service to send funds from their Focus Card to another account of theirs that has a debit card.
8. For the Focus Card/Rep Payee program, please clarify the anticipated funding/loading process, including whether funds would be loaded by ACH or another method, and whether the cardholder would incur any cost when funds are loaded by the State or agency.
 - Funds are loaded via ACH. The cardholder would not incur a fee to receive a load.
9. Please provide additional information regarding in-network ATM accessibility for Delaware cardholders, including the applicable ATM networks, locator tools, and examples of commonly available in-network locations in Delaware.
 - To find the nearest ATM to their location, a cardholder can use the free mobile app, go to www.moneypass.com or <https://www.allpointnetwork.com/>, or contact U.S. Bank's cardholder support. In-network ATMs are found at merchants like Walgreens, Royal Farms, CVS, Wawa, 7-Eleven, Speedway, etc.
 - Within Delaware, there are 453 Allpoint ATMs and 356 MoneyPass ATMs.
10. If available, please provide anonymized aggregate usage information showing the number of cardholders who incurred fees, the type of fees incurred, total fees assessed, and average fees per cardholder over the most recent available period. No personally identifiable information should be included.
 - For the month of June 2026, Delaware unemployment loaded \$800,000 to ReliaCards. During that month, \$411 was charged as fees on 548 transactions for out of network ATM withdrawals, \$62 on 23 transactions for international usage, and \$1,089 on 2,240 accounts for inactivity.
 - For that same month, Delaware child support loaded \$1.6 million to ReliaCards. During that month, \$631 was charged as fees on 807 transactions for out of network ATM withdrawals, \$64 on 135 transactions for international usage, and \$546 on 1,147 accounts for inactivity.
11. Please advise whether U.S. Bank has received any cardholder or agency complaints related to cardholder fees, ATM access, replacement cards, inactive cards, or difficulty accessing funds.
 - U.S. Bank is not aware of any material or systemic complaints from Delaware agencies regarding cardholder fees, ATM access, replacement cards, inactive cards, or access to funds.

12. Please provide copies of the standard cardholder disclosures, usage guides, fee schedules, educational materials, or other materials provided to cardholders explaining how to access funds without incurring fees.

Pre-Acquisition Disclosures: includes two separate disclosures outlining the potential card fees to recipients prior to card enrollment.

- DE Foster Care -
<https://www.usbankreliacard.com/documentLocator?docId=reliacarddefcdisclosures>
- DE Child Support -
<https://www.usbankreliacard.com/documentLocator?docId=reliacarddecstdisclosures>
- DE UI - <https://www.usbankreliacard.com/documentLocator?docId=reliacarddeuidisclosures>
- DE PFML -
<https://www.usbankreliacard.com/documentLocator?docId=reliacarddepfmldisclosures>
- ReliaCard Usage guide and FAQ attached

13. Please confirm whether any of the pricing or fee schedule information is considered confidential by U.S. Bank and, if so, identify what can be shared in public Board materials versus what should be handled separately.

- No. Cardholder fee schedules are not considered confidential by U.S. Bank. They can be shared publicly.