

Exhibit RC-B
U.S. Bank ReliaCard Cardholder Fee Schedule

Mastercard – for UI, CS, Foster Care, PFML, etc.

AFP Code	Service Description	Proposed Unit Cost
	STATE RELATED FEES	
	INSTANT ISSUE CARD	\$0.00
	ISSUANCE OF MAILED CARD	\$0.00
	INSTANT FUND OR RELOAD A CARD	\$0.00
	REPLACEMENT CARD	\$0.00
	EXPEDITED DELIVERY OF REPLACEMENT	\$0.00
	STANDARD REPORTS	\$0.00
	PER APPLICATION PROCESSED	\$0.00
	IMPLEMENTATION FEE(S)	\$0.00
	TRAINING FEE(S)	\$0.00
	CARDHOLDER FEES	
	IN-NETWORK ATM FEE	\$0.00
	OUT-OF-NETWORK ATM FEE	\$0.75
	ATM DECLINE FEE	\$0.00
	POS FEE - PIN-BASED TRANSACTION	\$0.00
	POS FEE - SIGNATURE-BASED TRANSACTION	\$0.00
	POS PIN DECLINE FEE	\$0.00
	POS SIGNATURE DECLINE FEE	\$0.00
	MONTHLY ACCOUNT FEE	\$0.00
	ONLINE STATEMENT FEE	\$0.00
	MONTHLY PAPER STATEMENT FEE	\$0.00
	BALANCE INQUIRY FEE	\$0.00
	CALL TO CUSTOMER SERVICE	\$0.00
	INTERNATIONAL TRANSACTION SURCHARGE	\$0.00
	SECONDARY CARD	\$0.00
	REPLACEMENT CARD	\$0.00
	EXPRESS DELIVERY FOR REPLACEMENT CARD	\$12.00
	INACTIVITY FEE	0.50 after 365 days
	CHECK REQUEST FEE	\$0.00
	OVERDRAFT PROTECTION FEE	n/a
	WITHDRAWAL AT BANK BRANCH DISPLAYING VISA/MC LOGO	\$0.00
	ADDITIONAL REQUIRED FEES/SERVICES NOT LISTED ABOVE	
	INTERNATIONAL CURRENCY CONVERSION	3%
	RECOMMENDED/OPTIONAL FEES & SERVICES	
	BILL PAY SERVICE	\$0.00
	SAVINGS ACCOUNT FEATURE	\$0.00
	CASH BACK REWARDS (OPTIONAL SERVICE AT STATE'S DISCRETION)	\$0.00

U.S. Bank ReliaCard Cardholder Fee Schedule

CORE A Visa – for SNAP Program

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)	\$2.00	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®.
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	\$2.00	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	\$5.00	This is our fee per replacement of a lost card mailed to you with standard delivery (up to 10 business days). This fee is waived for your first card replacement in a 12-month period.
Card Replacement Expedited Delivery	\$15.00	This is our fee for expedited delivery (up to 3 business days) charged in addition to any Card Replacement fee.
Inactivity	\$2.00	This is our fee charged each month after you have not completed a transaction using your card for 365 consecutive days.

EXHIBIT RP-B
Focus Non-Payroll Prepaid Debit Card Fee Schedule

All fees	Amount	Details
Add money		
Check Reload	5% or \$5.00 minimum	This is not our fee and is subject to change. Fee of up to 5% of check value may apply when cashing a check to load your card at Ingo Money. Money in Minutes - 2% (pre-printed payroll or gov't checks) or 5% (all other checks), minimum \$5.00. Money in 10 Days - no fee. Fee is deducted from check value. Go to ingomoney.com for more information.
Cash Reload – GreenDot	\$5.95	This is not our fee and is subject to change. Fee of up to \$5.95 may apply when reloading your card at GreenDot®. Fee is paid to third party at the time of reload. Go to greendot.com for more information.
Spend Money		
Instant Transfers	2%	This is our fee charged each time you transfer money from your Card using a third party Instant Transfer service.
External Transfers	2%	This is our fee charged each time you use our External Transfer service to move funds from your Card to another account of yours that has a debit card.
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)	\$2.25	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 from your card from a teller at a bank or credit union that accepts Visa®.
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	\$3.00	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	\$5.00	This is our fee per replacement of your card, whether mailed to you with standard delivery (up to 10 business days) or provided to you by your sponsor or in another manner. This fee is waived for your first card replacement in a 12-month period. This fee will be charged for each additional replacement during the same 12 months.
Card Replacement Expedited Delivery	\$15.00	This is our fee for expedited delivery (up to 3 business days) charged in addition to any Card Replacement fee.
Card Replacement Overnight Delivery	\$25.00	This is our fee for overnight delivery charged in addition to any Card Replacement fee.
Inactivity	\$2.00	This is our fee charged each month after you have not completed a transaction or received a load for 365 consecutive days. This fee is not charged where prohibited by law.

Your funds are eligible for FDIC insurance up to \$250,000. FDIC insurance protects deposits from loss due to bank insolvency. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details. No overdraft/credit feature.

Contact Cardholder Services by calling **888-863-0681**, by mail at P.O. Box 551617, Jacksonville, FL 32255 or visit www.usbankfocus.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.