Benefit Payment Selection Form

You have two options to receive your benefit, as listed below.

1. Direct Deposit

I authorize The General Retirement System for Employees of Jefferson County (hereafter referred to as "GRS") to direct deposit funds to my account with the financial institution listed below. If funds to which I am not entitled are deposited in my account, I authorize the initiation of a correction (debit) entry electronically or by any other commercially accepted method. I am responsible for ensuring funds have been received in my account prior to writing any checks or authorizing any debit or ACH transactions. I understand that the authorization may be rejected or discontinued at any time. If any of the below information changes, I will promptly complete a new authorization agreement. If the direct deposit is not stopped before closing an account, funds payable to me will be returned to GRS for distribution. I understand that by submitting this form my entire benefit payment will be deposited into the institution listed below. This authorization will be in effect until GRS receives written notification.

_____ I would like to use direct deposit. (Please initial and provide a voided check or letter from financial institution.)

Type of Account: (please check one) ☐ Checking ☐ Savings

Financial Institution Name: _____

Transit/Routing #:_____ Account#_____

2. U.S. Bank ReliaCard®

The ReliaCard is a prepaid debit card issued by U.S. Bank. My benefit payment will automatically be loaded to the card. I authorize The General Retirement System for Employees of Jefferson County (hereafter referred to as "GRS") to share my name, address, date of birth, Social Security Number, and related personal information with U.S. Bank, to issue a ReliaCard to me, and load my benefit payment to the ReliaCard. I am responsible for ensuring funds have been received on my card prior to authorizing any debit or ACH transactions. I have been provided a copy of the ReliaCard Pre-Acquisition disclosures.

_____ I would like to use ReliaCard and have received and reviewed the ReliaCard Pre-Acquisition disclosures.

I authorize GRS to disburse my benefit payment according to the selection I initialed above. I understand that I can change my benefit payment selection at any time in the future by submitting a new Benefit Payment Selection Form (subject to processing delays).

_____
(Signature of Member)

_____
(Social Security Number of Member)

_____
(Date)

Sworn to and subscribed before me this _____day of _____, 20_____.

_____
Notary Public

The ReliaCard® is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. ©2025 U.S. Bank. Member FDIC.

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

Monthly fee	Per purchase	ATM withdrawal	Cash reload
$0	**$0**	**$0** in-network **$2.00** 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)	$2.00 per month

We charge 3 other types of fees. One of them is:

International Transaction	3%

See the accompanying Fee Schedule for free ways to access your funds and balance information.

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 **1-855-282-6161** or visit **usbankreliacard.com**.

CR-68340740

U.S. Bank ReliaCard® Fee Schedule
Program Name: ReliaCard

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 or received a load for 365 consecutive days. This fee is not charged where prohibited by law.

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 **1-855-282-6161**, 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

The ReliaCard is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. © 2026 U.S. Bank. Member FDIC.

about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit *cfpb.gov/complaint*.

CR-68340740

The ReliaCard is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. © 2026 U.S. Bank. Member FDIC.

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

Algunos materiales, servicios y contenido de sitios web podrían estar disponibles solamente en inglés.

Cargo mensual	Por compra	Retiro de fondos en ATM	Recarga de efectivo
$0	**$0**	**$0** dentro de la red **$2.00** 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)	$2.00 por mes

Cobramos otros 3 tipos de cargos. Este es uno de ellos:	
Transacción Internacional	3%

Consulte la Lista de Cargos para conocer maneras gratuitas de acceder a sus fondos e información sobre su saldo.

Sin prestación de sobregiro/crédito.
Sus fondos son elegibles para el seguro FDIC.

Para obtener información general sobre cuentas prepagadas, visite *cfpb.gov/prepaid.*
Encuentre detalles y condiciones de todos los cargos y servicios consultando el paquete de la tarjeta, llamando al **1-855-282-6161** o visitando **usbankreliacard.com**.

CR-68340740

Lista de Cargos de la Tarjeta U.S. Bank ReliaCard®
Nombre del Programa: ReliaCard

Todos los cargos	Monto	Detalles
Retiros de efectivo		
Retiro de Fondos en ATM (dentro de la red)	$0	Este es nuestro cargo por cada retiro de fondos. “Dentro de la red” se refiere a las redes de ATM de U.S. Bank o MoneyPass®. Puede encontrar ubicaciones en *usbank.com/locations* o *moneypass.com/atm-locator.html*.
Retiro de Fondos en ATM (fuera de la red)	$2.00	Este es nuestro cargo por cada 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®.
Uso de su tarjeta fuera de los EE. UU.		
Transacción Internacional	3%	Este es el cargo que cobramos y que se aplica por el 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 correspondientes 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	$2.00	Este es nuestro cargo por cada retiro de fondos. El operador del ATM también puede cobrarle un cargo, incluso si no termina de realizar la transacción.
Otros		
Reemplazo de Tarjeta	$5.00	Este es nuestro cargo por reemplazo de una tarjeta extraviada con servicio de entrega estándar (hasta 10 días hábiles). No cobramos este cargo por el primer reemplazo de su tarjeta en un período de 12 meses.
Reemplazo de Tarjeta con Entrega Urgente	$15.00	Este es nuestro cargo por entrega urgente (hasta 3 días hábiles), adicional a cualquier cargo por Reemplazo de Tarjeta.
Inactividad	$2.00	Este es nuestro cargo por mes después de que no haya realizado una transacción utilizando su tarjeta o recibido un depósito durante 365 días consecutivos. Este cargo no se cobra donde lo prohíba la ley.

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, y

La Tarjeta ReliaCard es emitida por U.S. Bank National Association de conformidad con una licencia de Visa U.S.A. Inc. ©2026 U.S. Bank. Miembro FDIC.

contenido vinculado, podrían 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 quiebre. Consulte *fdic.gov/deposit/deposits/prepaid.html* para obtener detalles.

Sin prestación de sobregiro/crédito.
Comuníquese con Servicios para Titulares de Tarjetas, llamando al **1-855-282-6161**, por correo a: Cardholder Services P.O. Box 551617, Jacksonville, FL 32255, o visite usbankreliacard.com.

Para obtener información general sobre cuentas prepagadas, visite *cfpb.gov/prepaid*. Si tiene alguna queja sobre una cuenta prepagada, llame a la Oficina para la Protección Financiera del Consumidor (Consumer Financial Protection Bureau) al 1-855-411-2372, o visite *cfpb.gov/complaint*.

CR-68340740

La Tarjeta ReliaCard es emitida por U.S. Bank National Association de conformidad con una licencia de Visa U.S.A. Inc. ©2026 U.S. Bank. Miembro FDIC.