## **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	.)	ia provide a relaci				
	Type of Account: (please check one)	Checking	Savings				
	Financial Institution Name:						
	Transit/Routing #:	Account#_					
2.	U.S. Bank ReliaCard						
	The U.S. Bank 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 U.S. Bank ReliaCard to me, and deposit my benefit payment to the U.S. Bank 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 U.S. Bank ReliaCard Pre-Acquisition disclosures.						
	I would like to use U.S. Bank ReliaCard and have received and reviewed the U.S. Bank 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 M	ember)		<del></del>		
		(Social Security	Number of Member)				
		(Date)			<del></del>		
Sw	orn to and subscribed before me this	day of		, 20			
		Notary Public			<del></del>		

U.S. Bank ReliaCard® Pre-Acquisition Disclosure

Program Name: ReliaCard

\$0	Per purchase \$0	\$0 in-network \$2.00 out-of-network	Cash reload <b>N/A</b>			
ATM Balance Inquiry (in-network or out-of-network)  Customer Service (automated or live agent)			\$0			
			\$0 per call			
Inactivity (after 365 days with no transactions)			\$2.00 per month			
We charge	We charge 3 other types of fees. Here are some of them:					
International Transaction			3%			
Card Repla delivery)	Card Replacement (standard of delivery)		\$5.00* or \$20.00*			

<sup>\*</sup> This fee can be lower depending on how and where this card is used.

## 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**.

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 <u>usbank.com/locations</u> or <u>moneypass.com/atm-locator.html</u> .				
ATM Withdrawal (out- of-network)	\$2.00	This is our fee per withdrawal. "Out-of-network" refeto all the ATMs outside of the U.S. Bank or MoneyPass ATM networks. You may also be charge 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 outsid	le 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.				

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 <u>cfpb.gov/prepaid</u>. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit <u>cfpb.gov/complaint</u>.