

# RECEIVE CHILD SUPPORT REFUNDS ELECTRONICALLY!

Instead of sending paper checks,  
Iowa Child Support Recovery  
will send any refunds  
directly to a debit card.

Case Number(s):

## New Method

Child Support Recovery is making it easier for you to receive refunded child support payments. We are working with a partner to send these payments to you through an electronic method. Please read through the information below to learn about this electronic payment process.

## The First Child Support Refund

We set up your account for you automatically. When you have a refund due to you it comes through a new electronic payment process. The account is called a ReliaCard® account. U.S. Bank will send you a ReliaCard® Visa®. This card is a type of debit card. To get your money, just use the card. You can use the card to:

- Make purchases at stores that have the Visa® logo.
- Get money at automatic teller machines (ATMs).
- Get money at U.S. Bank branches.

To get the ReliaCard®, you do not have to do anything. Just watch for the card in the mail about two weeks from now. Check the back of this page for more information. Any future refunds will be sent to your ReliaCard®. You will receive a letter from us when additional funds are added to your card.



To get your refund,  
you must activate the card.  
Call 1-855-233-8372.

## Better than Checks

With electronic payments you get your refund quickly and reliably. You do not have to wait for a check in the mail or worry about a check being lost. **Please keep your ReliaCard® as future refunds will be issued to the same account number going forward. Please contact U.S. Bank in the event that your card is lost or stolen.**

## Questions

You may call the Collections Services Center at 1-515-697-1550 for questions about the ReliaCard®. Call us weekdays from 8:00 AM to 4:30 PM (except state holidays). You may also call or stop at your local child support office.

# Using a U.S. Bank ReliaCard® Visa® is easy!

**Step #1: We set up your account for you.**

We electronically ask U.S. Bank to set up an account for you. We did this today.

**Step #2: We put money in the account when a refund is processed.**

After the account is ready, we deposit refunds in your account. Refunds are normally in your ReliaCard® account approximately three business days after processing the refund on the child support system. Business days do not include weekends, state holidays, and bank holidays.

**Step #3: Activate your card.**

To get your refund, you must activate your ReliaCard®. To do this, call 1-855-233-8372.

**Step #4: Use the card to make purchases or get cash.**

**Make Purchases** -- everywhere Visa® debit cards are accepted – in stores, over the phone, online.

**Pay Bills** – Pay your bills online directly through the biller or by using the online Bill Pay tool. Bill Pay offers payments to thousands of companies and you can even use Bill Pay to pay another person.

**Get Cash** – At the ATM, Teller or Cash Back at merchants. Select “Debit” on the authorization machine. ATM withdrawals are free at all U.S. Bank and MoneyPass ATMs. Find the nearest ATM at: [www.usbank.com/locate](http://www.usbank.com/locate) or [www.moneypass.com](http://www.moneypass.com).

## Getting information about your refund is easy!

To find out call U.S. Bank's  
automated payment information system or  
speak to a customer service representative at  
**1-855-233-8372.**

-- OR --

Go to U.S. Bank's website at:  
**[www.usbankreliacard.com](http://www.usbankreliacard.com)**

### **Policy Regarding Discrimination, Harassment, Affirmative Action and Equal Employment Opportunity**

The Iowa Department of Human Services (DHS) policy on non-discrimination, harassment, affirmative action, and equal employment can be viewed on the DHS website at the bottom of the page at [dhs.iowa.gov](http://dhs.iowa.gov).

**For other questions about your refund, please call your local child support office.  
For help getting your local office number, call the child support automated  
information line at 1-888-229-9223 (toll free nationwide) or visit us at  
<https://secureapp.dhs.state.ia.us/customerweb/>.**

**U.S. Bank ReliaCard® Fee Schedule for the Iowa Child Support Program** (Effective Date: January 2018)

All fees	Amount	Details
<b>Get cash</b>		
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 <a href="http://usbank.com/locations">usbank.com/locations</a> or <a href="http://moneypass.com/atm-locator">moneypass.com/atm-locator</a> .
ATM Withdrawal (out-of-network)	\$1.00	This is our fee per withdrawal. We will not charge you this fee for your first out-of-network ATM withdrawal per month. "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®.
<b>Information</b>		
ATM Balance Inquiry (in-network)	\$0	This is our fee per inquiry. "In-network" refers to the U.S. Bank or MoneyPass ATM networks. Locations can be found at <a href="http://usbank.com/locations">usbank.com/locations</a> or <a href="http://moneypass.com/atm-locator">moneypass.com/atm-locator</a> .
ATM Balance Inquiry (out-of-network)	\$0	This is our fee per inquiry. "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.
<b>Using your card outside the U.S.</b>		
International Transaction	0%	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 merchant and ATM 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	\$1.00	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.
<b>Other</b>		
Card to Bank Transfer	\$2.00	This is our fee per transfer to transfer funds from your card to your bank account.
Card Replacement	\$0	This is our fee per card replacement mailed to you with standard delivery (up to 10 business days).
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	\$0.99	This is our fee charged each month after you have not completed a transaction using your card for 365 consecutive days.
<b>Transaction Limits</b>		
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	\$40,000	
Maximum Daily Debits	20 transactions and \$10,050 per day	
ATM Withdrawals	10 transactions and \$3,025 per day	
Purchases at the Point of Sale (including cash over the amount of purchase)	20 transactions and \$4,000 per transaction/\$10,050 per day	
Teller Cash Withdrawals (at Visa member banks) (Financial Institutions may have lower limits)	2 transactions and \$3,025 per day	
Maximum Daily Credits	50 transactions and \$20,000 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	

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