

**Louisiana Department of Children and Family Services
Economic Stability**

DIRECT DEPOSIT & STORED VALUE CARD

Supportive Services are available to persons participating in the Strategies to Empower People Program (STEP). Payments are issued by direct deposit into a checking account, savings account or a Stored Value Card (SVC) account. This process will ensure that you receive your STEP payments in a safe, easy and effective manner.

NOTE: You will continue to receive FITAP benefits on your Louisiana Purchase Card.

Please read the following information to help you choose your preferred payment option. Please ask your STEP Case Manager questions regarding these options if necessary.

Direct Deposit

Direct Deposit is the electronic transfer of funds to your checking or savings account.

You may participate in Direct Deposit if you meet the following criteria:

- Have an active checking or savings account in your name.
- Complete and submit the Direct Deposit Authorization Form (OFS DD1) with the required documentation for the account type selected as listed below:
 - For checking accounts, submit a voided check.
 - For savings accounts, submit a statement from your financial institution showing the account number and the routing number.

Once the completed OFS DD1 has been received, it will be processed and your account information will be verified with your financial institution. If the account information is rejected, payments will not be issued through Direct Deposit until you provide the correct account information.

Making Changes to Direct Deposit

To change the account in which Direct Deposit is made, you must notify your STEP Case Manager in writing by completing a new OFS DD1.

If you cancel Direct Deposit, you will be given the choice of either providing new account information or being issued an SVC.

Stored Value Card

A Stored Value Card is a card with access to a direct payment account. This is another method of direct deposit where payments are placed on a pre-paid SVC debit card for use at businesses. Also, cash can be withdrawn from any U.S. Bank, Money Pass, and Allpoint ATMs free of charge. Other ATMs may be used to withdraw cash, for a small fee. See attached for additional information from U.S. Bank regarding Disclosures and Fees.

Availability of STEP Payments

Tell your STEP Case Manager how you want to receive your payments. Once your Direct Deposit or SVC has been activated, payments will be available within 48 hours of the STEP Case Manager authorizing the payment. You may contact your financial institution to verify funds deposited into your account by Direct Deposit. For funds credited to your SVC account, you may contact U.S. Bank at 1-855-274-0374.

U.S. Bank ReliaCard® Pre-Acquisition Disclosure
 Program Name: Louisiana Department of Children and Family Services
 Reference Date: March 2021

You have options as to how you receive your payments, including direct deposit to your bank account or this prepaid card. Ask your Case Manager for available options and select your option.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network	N/A
		\$0.85 out-of-network	

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)	\$0.99 per month

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

Card Replacement (standard or expedited delivery)	\$0 or \$15.00
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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 **1-855-274-0374** or visit usbankreliacard.com.

U.S. Bank ReliaCard® Fee Schedule

Program Name: Louisiana Department of Children and Family Services Effective

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® or Allpoint® ATM networks. Locations can be found at usbank.com/locations or moneypass.com/atm-locator.html or allpointnetwork.com .
ATM Withdrawal (out-of-network)	\$0.85	This is our fee per withdrawal. "Out-of-network" refers to all the ATMs outside of the U.S. Bank or MoneyPass or Allpoint 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 Mastercard®.
Information		
ATM Balance Inquiry (in-network)	\$0	This is our fee per inquiry. "In-network" refers to the U.S. Bank or MoneyPass or Allpoint ATM networks. Locations can be found at usbank.com/locations or moneypass.com/atm-locator.html or allpointnetwork.com .
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 or Allpoint ATM networks. You may also be charged a fee by the ATM operator.
Using your card outside the U.S.		
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 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	\$0.85	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 to Bank Transfer	\$2.00	This is our fee per transfer to transfer funds from your card to your bank account. We will not charge you this fee for your first 2 transfers from your card to your bank account per month. The fee will be charged on the third transfer in a month.
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.

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 **1-855-274-0374**, 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 about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

The ReliaCard is issued by U.S. Bank National Association pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark of Mastercard International Incorporated. ©2021 U.S. Bank. Member FDIC.

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