



A NETSPEND® VISA® PREPAID CARD A GREAT WAY TO PAY RENT



- ▶ Pay your rent online anytime
- ▶ Set up automatic rent payments
- ▶ Get alerted after each transaction¹
- ▶ Avoid the cost and hassles of money orders and checks

MORE REASONS TO GET A CARD



SAFER SHOPPING

The card is not connected to your other financial accounts, so you have limited risk if your card is lost or stolen.² Use it around town, while traveling, or as an online shopping option.³



CONTROL SPENDING

Use direct deposit to allocate a portion of your paycheck to your prepaid card for grocery money, a vacation savings fund, or a weekly allowance.



EARN CASH BACK

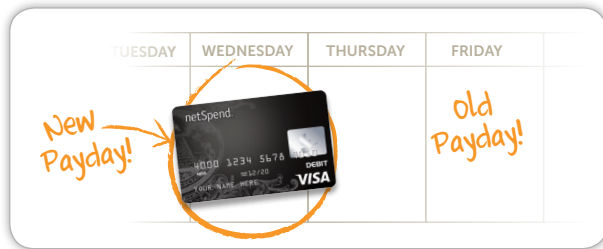
Payback RewardsSM pays you back for many of your everyday purchases. The more you use your card, the more offers you'll receive, and the more cash back you can get!⁴

3 EASY STEPS TO GET STARTED

- 1 ORDER** Login to your Aptexx Payment Profile and click on the "NetSpend" button below "Scheduled Pay".⁵ Don't know how to access your profile? Ask your property manager or email Support@Aptexx.com.
- 2 ACTIVATE** Check your mail within 7-10 business days for an envelope from NetSpend containing your personalized card. Activate your card at www.netspend.com/activation or call **866-387-7363**.
- 3 LOAD** Add money via direct deposit, or add more cash at any of the 130,000+ NetSpend Reload network locations nationwide. Visit www.loadnetspend.com for locations near you. (Reload fee may apply.)

GET PAID UP TO 2 DAYS FASTER⁶

When you enroll in direct deposit and have all or a part of your payroll or government benefits check deposited to your NetSpend Visa Prepaid Card.



- ▶ **THERE'S NO WAITING** for checks in the mail or waiting in line to cash them.
- ▶ **AVOID CHECK CASHING FEES** on checks that are directly deposited.
- ▶ **GET A TEXT MESSAGE** with an updated balance immediately after each deposit.¹

ENROLLMENT IS FAST AND EASY

Once you get your card call **1-86-NetSpend (1-866-387-7363)** to setup direct deposit for your Payroll, Social Security, Supplemental Security Income (SSI), SSDI, VA compensation and more.

THE BASIC COSTS ASSOCIATED WITH THIS CARD

For a full list of fees see the Cardholder Agreement.

Plan Options ⁷	Pay-As-You-Go SM Plan	Monthly FeeAdvantage TM Plan
Plan Fee	None	\$5.95 per month
Signature Purchase Transactions	\$1 each	Unlimited
PIN Purchase Transactions	\$2 each	Unlimited
Domestic ATM Cash Withdrawals	\$2.50 each (plus ATM owner fees, if any)	
Balance Inquiry Fee (ATM or Customer Service agent)	\$0.50 each (plus ATM owner fees, if any)	
Balance Inquiry Fee (online, email, telephone automated service, or text message alerts)	None ¹	
Account Maintenance Fee	\$5.95 monthly ⁸	

During check-out, select "credit" on the key pad to make a Signature Purchase Transaction, or select "debit" and enter your PIN to make a PIN Purchase Transaction.

Avoid Domestic ATM Cash Withdrawal fees by requesting cash back during PIN purchases where available.

¹ NetSpend does not charge for this service, but your wireless carrier may charge for messages or data.

² The Visa Zero Liability policy covers U.S.-issued cards only and does not apply to certain commercial card transactions, or any transactions not processed by Visa. Cardholder must notify issuer immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.

³ You may request up to six (6) active Virtual Accounts for each active Card Account. Virtual Accounts are subject to the same fees, limits, terms, and conditions as your Card Account. See your Cardholder Agreement or Online Account Center for details.

⁴ NetSpend Payback RewardsSM is an optional program. You may opt-out at any time by visiting your NetSpend Payback Rewards Summary Page at your online Account Center. The reward offers we choose and send to you are based on your shopping habits. NetSpend will not share any personal information about you with the merchants who sponsor offers. When you activate an offer and make a purchase with the card, the merchant will not know you are a NetSpend Payback Rewards customer, but you will become their customer. For more details about how and when you get rewarded, see the program FAQs, terms and conditions at www.netspend.com/rewards. Cash back rewards are credited to your Card Account and are not available in the form of a check or other direct payment method. Program sponsor: NetSpend Corporation. MetaBank[®] is not affiliated with the program and neither endorse nor sponsor it.

⁵ **IMPORTANT INFORMATION FOR OPENING A CARD ACCOUNT:** To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who opens a Card Account. **What this means for you:** When you open a Card Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. In accordance with federal regulations, until it is activated and registered, a prepaid card is subject to initial load limitations, may not be used for ATM use, international transactions, account-to-account transfers, or be reloaded. **Residents of the State of Vermont are ineligible to open a Card Account.**

⁶ Faster access to funds is based on comparison of NetSpend's immediate availability policy versus the typical banking practice of only posting funds after settlement. Direct Deposit and earlier availability of funds are subject to payor's support of this feature and timing of payor's funding. Check with your payor to find out when the direct deposit of funds will start.

⁷ The Pay-As-You-Go Plan is automatically effective on your Card Account when you first obtain the Card. If you wish to change to the Monthly FeeAdvantage Plan, just call 1-86-NetSpend or login to your Online Account Center at www.netspend.com.

⁸ The Account Inactivity/Maintenance Fee ("AMF") applies if Card Account has not had any activity, that is, no Balance Inquiry Fee, purchase, cash withdrawal, or load transaction for 90 consecutive days. If enrolled in the FeeAdvantage Plan ("FAP") and your Card Account has no such activity, the AMF applies instead of the FAP Fee.

The NetSpend Visa Prepaid Card is issued by MetaBank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. NetSpend, a TSYS[®] Company, is an authorized Independent Sales Organization of MetaBank. This card may be used everywhere Visa debit cards are accepted. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787. Use of the Card Account is subject to funds availability and ID verification. Transaction fees, terms, and conditions apply to the use and reloading of the Card Account. See the Cardholder Agreement for details.

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