



# TELL EVERY RESIDENT HOW A NETSPEND® VISA® PREPAID CARD GIVES THEM A BETTER WAY TO PAY RENT.

## Ordering a Card is Simple

- 1 **ORDER** the card by entering the resident's name, date of birth, permanent address (Sorry, no P.O. Boxes), phone number and email address into the NetSpend system.<sup>1</sup>
- 2 **REMIN**D the resident to check their mail for an envelope from NetSpend containing their personalized card. The card usually arrives within 7-10 business days.
- 3 **EXPLAIN** the 3 easy ways to have money added to a card.



### Payroll direct deposit:

Residents who get regular payroll checks can bring the pre-printed form that comes with their personalized card to their employer or check provider.



### Pay rent online:

Residents can avoid the cost and hassles of money orders by paying rent online.<sup>2</sup>



### Cash Loads:

Residents can add cash at any of more than 130,000 NetSpend Reload Network locations nationwide. A reload fee (ranging between no-cost and \$3.95) varies by location and method.

## Did you know?

A person who pays 1% to cash a \$1000 check twice per month will save \$240 in check cashing fees per year with direct deposit onto a NetSpend Visa Prepaid Card.

### NetSpend Reload Network locations in your area may include:

Grocery Stores	Convenience Stores	Pharmacies
<b>H-E-B</b> <b>SAFWAY</b>	<b>7 ELEVEN</b>	<b>Walgreens</b>
<b>Winn-Dixie</b>	<b>MURPHY USA</b>	<b>CVS/pharmacy</b>
<b>MURPHY EXPRESS</b>		
Value Stores	Or anywhere you see:	
<b>Walmart</b> <b>DOLLAR GENERAL</b>	<b>REloadit</b>	<b>WESTERN UNION</b>
<b>FAMILY DOLLAR</b>	<b>Vanilla Reload Network</b>	<b>MoneyGram</b>

<sup>1, 2</sup> See back for details.

# THE BENEFITS OF DIRECT DEPOSIT WITH NETSPEND



**GET PAID FASTER:** Cardholders who receive direct deposit to their NetSpend Visa Prepaid Card get paid up to 2 days faster.<sup>3</sup>

- ▶ **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.<sup>4</sup>

## ENROLLMENT IS FAST AND EASY:

- ▶ Resident can call **1-86-NetSpend (1-866-387-7363)** and a NetSpend Customer Service representative will assist.
- ▶ Direct deposit can also be set up for Social Security, Supplemental Security Income (SSI), SSDI, VA compensation and more.

### NETSPEND IS HERE TO HELP!

If you have any questions about the product, contact **NetSpend Partner Services: 1-866-397-5643** or [PartnerSupport@netspend.com](mailto:PartnerSupport@netspend.com)

- ▶ Monday-Friday 8:00 AM – 10:00 PM CST
- ▶ Saturday 8:00 AM – 6:00 PM CST
- ▶ Sunday 9:00 AM – 5:30 PM CST

Partner Services is streamlined for the support needs of our distributors! Residents should always call **1-866-387-7363** or visit [www.netspend.com](http://www.netspend.com).



### These are the basic fees associated with the use of the card:

See the Cardholder Agreement for the complete list of fees.

PLAN OPTIONS*	Pay-As-You-Go <sup>SM</sup> Plan	FeeAdvantage <sup>TM</sup> Plan (monthly)
Plan Fee	None	\$5.95 per month
Signature Purchase Transactions	\$1 each	Included in Plan
PIN Purchase Transactions	\$2 each**	Included in Plan
Domestic ATM Cash Withdrawals	\$2.50 each**	
Direct Deposit	None	
Balance Inquiries (ATM, Telephone Automated Service or Customer Service agent only)	\$0.50 each	
Account Inactivity Fee	\$5.95 monthly (applicable after 90 days of no activity)***	

\* These are the most common fees associated with the use of the card. For a complete list, ask to review the Cardholder Agreement.

\*\* ATM owner fees may also apply.

\*\*\* This fee, called the Account Maintenance Fee in the enclosed Cardholder Agreement ("Agreement") applies if Card Account has no Balance Inquiry Fee, purchase, cash withdrawal, or value load for 90 consecutive days.

<sup>1</sup> **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW CARD ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions 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 international transactions or account-to-account transfers, or be reloaded.

<sup>2</sup> Some bill payment services are subject to fees. See the online Account Center for details about the range of methods offered through third-party service providers.

<sup>3</sup> 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.

<sup>4</sup> NetSpend does not charge for this service, but your wireless carrier may charge for messages or data. 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. Use of the Card Account is subject to ID verification and funds availability. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787. 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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