



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



- ▶ Avoid the cost and hassles of money orders
- ▶ Avoid check cashing fees
- ▶ Pay your rent online anytime¹
- ▶ Get paid up to 2 days faster with direct deposit²

More Reasons To Get A Card



SAFE SHOPPING

The card is not connected to your other financial accounts, so you have limited risk if your card is lost or stolen.³



CONTROL SPENDING

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



SEND MONEY

Use the Western Union Money Transfer[®] feature to send money from the comfort of home or on-the-go.⁴

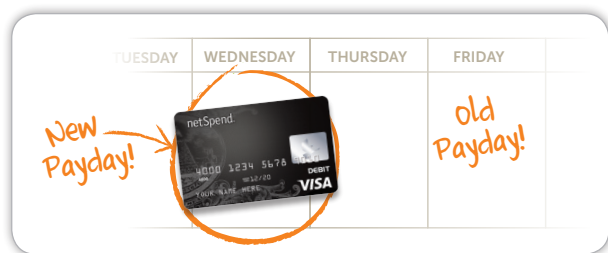
4 Easy Steps To Setup A Rent Payment

- 1 ORDER** Go to www.netspend.com/RentTrack and fill out the form.
- 2 ACTIVATE AND VERIFY ID** Check your mail within 7-10 business days for an envelope from NetSpend containing your personalized card. Activate your card and verify ID⁵ at www.netspend.com/activation or call **866-387-7363**.
- 3 LOAD** Add money via direct deposit (no cost)⁶, 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.)
- 4 PAY RENT** Setup your card as a New Payment Method in the RentTrack payment portal by adding your Routing and Account Number located on the Direct Deposit Form that comes with your card.¹

¹⁻⁶See reverse for details

GET PAID UP TO 2 DAYS FASTER²

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.⁷

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 ⁸	Pay-As-You-Go SM Plan	Monthly FeeAdvantage TM Plan	Annual FeeAdvantage Plan
Plan Fee	None	\$5.95 per month	\$59.95 per year
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	\$0.50 each (plus ATM owner fees, if any)		
Balance Inquiry Fee (online, email, telephone, or text message alerts)	None; standard message and data rates may apply		
Account Inactivity/Maintenance Fee	\$5.95 monthly (applicable after 90 days of no activity) ⁹		

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 there might be a fee charged by RentTrack.

² 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.

³ 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.

⁴ Date available will be displayed on receipt for international transfers over \$15. Service and funds availability depends on certain factors including the Service selected, the selection of delayed delivery options, special terms applicable to each Service, amount sent, destination country, currency availability, regulatory issues, consumer protection issues, identification requirements, delivery restrictions, agent location hours, and differences in time zones (collectively, "Restrictions"). Fees for money transfers vary and will be calculated at the time of the transfer transaction. Fees, terms and conditions apply, which you must agree to before using the Service. This optional offer is not a MetaBank[®] product or service nor does MetaBank endorse this offer.

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 No fee for direct deposit services, but there may be a cost when reloading card at retail locations or via bank fund transfer. See your Cardholder Agreement or Online Account Center for details.

⁷ NetSpend does not charge for this service, but your wireless carrier may charge for messages or data.

⁸ 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 or Annual FeeAdvantage Plan, just call 1-86-NetSpend or login to your Online Account Center at www.netspend.com.

⁹ 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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