

second nature®



RESIDENT BENEFITS PACKAGE

# Frequently Asked Questions



## Who is Second Nature?

Second Nature works with professional property managers to deliver top-tier resident experiences to over 1M residents nationwide. As a trusted partner, they power many aspects of our resident benefits package behind the scenes, ensuring a smooth and enjoyable experience for all.

## What is an RBP?

The Resident Benefits Package (RBP) is a suite of services designed to provide savings, convenience, and professional services to all residents.

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Visit [secondnature.com/residents](https://secondnature.com/residents) to learn more or reach out to [residenthelp@secondnature.com](mailto:residenthelp@secondnature.com) with questions.

FREQUENTLY ASKED QUESTIONS

# Resident Rewards



## What is Piñata and how does it work?

Rent day is now rewards day. With Piñata's Resident Rewards program, you'll earn gift cards and substantial savings just for signing up. Pay rent on time to earn Piñata Points, redeemable for discounts and virtual gift cards in the Piñata Marketplace via the mobile app or their website.

## How do I set up my rewards account?

Shortly after you've signed your lease and moved into your home, you'll receive an email from Piñata, our rewards partner. Simply follow the instructions to access your rewards account.

## How do I earn rewards?

You'll be greeted with an initial reward of Piñata Points which you can use for in-app purchases or towards virtual gift cards to retailers like Amazon, Target, Apple, and more! You'll receive additional rewards with greater usage and with each timely rent payment.

## How do I use my rewards?

Log into the Piñata app or website to view your rent due date and amount. Watch your Piñata Points grow with each on-time payment, and redeem them for rewards in the Marketplace tab whenever you're ready.

## I'm having an issue with the Piñata app, how can I resolve this?

Piñata offers a chat feature which links directly to their customer support team.

FREQUENTLY ASKED QUESTIONS

# Credit Building



## What is credit building?

Credit scores determine your creditworthiness and affect loan terms, including credit cards, car loans, and mortgages. Through our partner, Piñata, we'll monitor and report your on-time rent payments to all three major credit bureaus (Experian, TransUnion, and Equifax), helping boost your credit score.

## How long does it usually take to see a change in my score?

Once rent payments are reported by Piñata, they will appear as a new tradeline on your credit report, typically within 90 days of your first rent payment through the RBP. This tradeline will reflect timely rent payments throughout your residency.

Please note: Piñata reports under "tradeline 29" for rental payments, not as a loan like other credit entries. Be aware that other third-party credit report sites may display inaccurate information. We recommend that you review your credit report directly with the credit bureaus, Experian, Equifax, and TransUnion, for accuracy.

## Why are you reporting my rent payments to the credit bureaus?

For most people, housing payments are their greatest monthly expense. We think it's only fair that our residents benefit from their timely rental payments.

## What if there's multiple people paying rent? Who gets the credit score boost?

Our credit-building service covers everyone in the unit that's listed on the lease, and at least 18 years of age. It doesn't matter how you're splitting up rent, or if you've got someone living with you who isn't contributing to the rent at all. As long as the full rent amount is received on time, everyone in the unit will see their credit scores improve. It's that simple!

FREQUENTLY ASKED QUESTIONS

# Identity Protection



## What is identity protection?

Every tenant listed on the lease who is 18+ will be enrolled in Aura, which uses IBM's Watson AI to proactively keep your data safe, and alert you if there are any data breaches or suspicious activity. You'll also get \$1 million in coverage in the event of lost funds due to identity theft.

## How do I set up my account?

No action is necessary – you're already covered. As a part of our resident benefits package, you are automatically enrolled in Aura when your lease is signed. You'll receive a welcome email from Aura to set up your online account if you'd like to take advantage of even more features available to you at no cost.

## What happens if my identity is stolen?

If your identity is stolen, login to your account at [my.aura.com/sign-in](https://my.aura.com/sign-in) to file a claim. You'll be paired with a dedicated case manager who will walk you through the steps to getting your information secured and getting you back on your feet.


## What does the \$1 million identity protection coverage entail?

Our \$1 million identity protection coverage ensures that, in the event of identity theft, you will have substantial financial support. This coverage encompasses expenses like legal fees, lost wages, and other costs associated with restoring one's identity. The goal is to ensure that if someone does fall victim to identity theft, they're not left shouldering the financial burden alone.

FREQUENTLY ASKED QUESTIONS

# Move Guide



 Utility setup complete

## What is Move Guide?

Moving doesn't have to be overwhelming. With Second Nature's Move Guide, you get everything you need to settle in—without the stress. From setting up utilities to booking movers or storage, you'll have a simple, step-by-step onboarding experience made just for your new home. Think of it as your move-in checklist and personal guide, all in one place.

## What's included?

As a new resident, you'll receive:

- Your own personalized link to walk you through setup at your pace
- A one-stop hub for utilities, internet, moving services, and more
- Hands-on support from a friendly team ready to answer questions and guide you through each step
- Clear updates and reminders, so you know what to expect

## How does it work?

Once your lease is signed, you'll automatically get emails with everything you need to get started. Your personalized link will guide you step-by-step through move-in tasks, and our team is just a call or chat away if you need extra help. It's designed to make your move smooth, stress-free, and simple.



# Living well should be Second Nature

If you have any further questions please reach out to  
[residenthelp@secondnature.com](mailto:residenthelp@secondnature.com)