



by **second  
nature**

**FAQ 2023**

# Who is Second Nature?

Second Nature is working with professional property managers to deliver the #1 resident experience to over 1M residents nationwide. They are a vetted partner of ours that powers our resident benefits package behind-the-scenes. Second Nature works in the background to make sure you have a great experience when it comes to all the benefits in your resident benefits package. Think of them as the Wizards behind the curtain ensuring that things are running smoothly for everyone.

## What is RBP?

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

## We'll answer questions like:

### Your RBP includes:

- HVAC air filter delivery directly to your door approximately every 90 days.
- A resident rewards program that helps you earn rewards for paying your rent on time.
- Credit building to help boost your credit score with timely rent payments.
- \$1M Identity Protection for all adult leaseholders
- Move in Concierge

# HVAC Filter Delivery details

## Why is it important that I change my air filter regularly?

Regularly changing your air filter greatly reduces the risk of an HVAC related issue occurring while you live in your home by preventing dirt, dust, and other contaminants from accumulating within the duct work or on the mechanics of your HVAC system. A clean air filter allows your system to use less energy on a daily basis, leading to a 10-15% reduction in energy costs. By changing your air filter prior in line with the stamped expiration date on each filter, you'll maintain compliance with your lease agreement.

## When will I receive my air filter?

Filters are shipped by Second Nature every 6 months to our residents. Your first shipment should arrive within the first 30 days of your move in date.

## What kind of air filters does Second Nature send?

Second Nature supplies quality, MERV 8 rated filters which arrive with instructions on how to change your air filter, advice on where your air filter may be located, and direct access to Second Nature's customer service number.

## I use high rated filters in my home due to a medical need, can I receive a higher rated filter?

Second Nature will be happy to upgrade the quality of your filter. Please call their customer care center at **1-800-308-1186** or email them at **hello@secondnature.com**.

## My filter shipment was lost, damaged, included the incorrect size/ quantity, what do I do?

Second Nature will gladly send you a free replacement. Please call their customer care center at **1-800-308-1186** or email them at **hello@secondnature.com**.



# Resident Rewards details

## What is Piñata and how does it work?

Ever paid rent on time and gotten nothing for it? Not anymore! Now, you'll be rewarded for paying your rent on-time with Piñata's Resident Rewards program. Earn gift cards for simply signing up, as well as substantial savings when shopping in the Piñata online marketplace. You'll receive Piñata Cash every time you pay rent on time, which can be redeemed for discounts and virtual gift cards in the Piñata Marketplace inside the Piñata mobile app!

## 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 Pinata, our rewards partner. Simply follow the instructions to download the Pinata app to your mobile device to access your rewards account.

## How do I earn rewards?

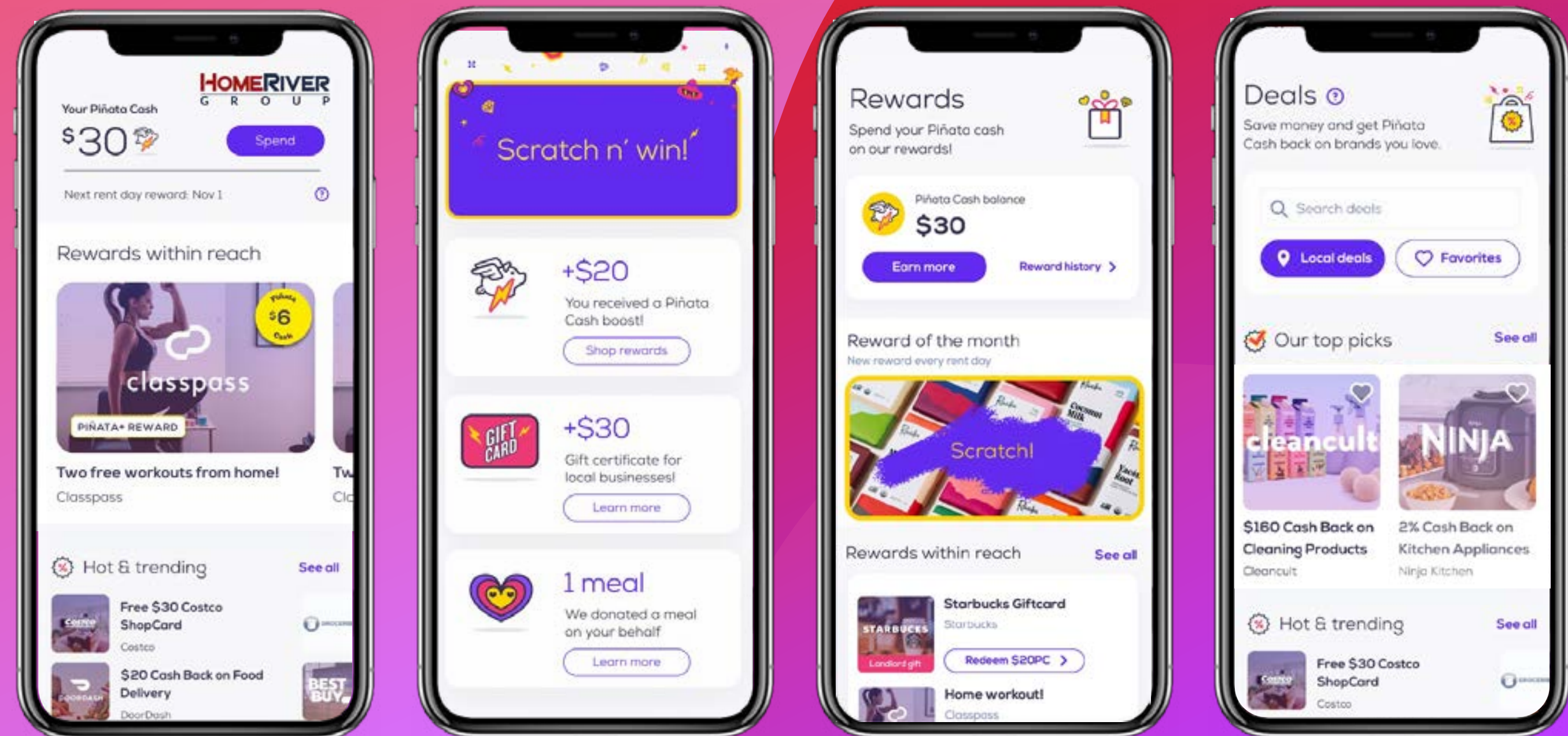
You'll be greeted with an initial reward of Pinata cash which you can use for in-app purchases or towards virtual gift cards to retailers like Amazon, Target, Apple, and more! You'll receive additional rewards with greater usage and with each timely rent payment.

## How do I use my rewards?

Everything Piñata lives in your Piñata mobile app! Just download it from the app store for free, log in with your email, and Piñata will automatically recognize you and your property manager. You'll see your rent due date as well as rent amount, and you can watch your Piñata Cash grow with each on-time rent payment. Whenever you're ready, you can tap on the Marketplace tab and turn your Piñata Cash into real-life rewards!

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

Pinata offers a chat feature within the app which links directly to their customer support team.



# Credit Building details

## What is Credit Building?

Credit scores are used to determine creditworthiness, which impacts how favorable the terms of any loans you take out, whether it's credit cards, personal loans, car loans, or a mortgage for a home. We will monitor your on-time rent payments and report those on-time payments to the credit bureaus, so your credit score will increase just for paying your rent on time. The best part is, we report to all three of the national credit bureaus (Experian, TransUnion, and Equifax), so that your rent payments have the maximum impact on your Credit Score.

## 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 get positive feedback for their timely rental payments. Once rent payments begin to be reported (it could take up to 90 days from your first rent payment on RBP) they'll appear as a new trade line on your credit report. The trade line will continue to show timely rent payments as being made to your property management company throughout your time renting with us.

## 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!

## Are you reporting missed payments to the credit bureaus?

During your time with us, we will only report timely payments to the bureaus. While we encourage rent payments to be on-time every time, we understand life happens. If you miss your rent payment date, your Credit Score will not be affected; you simply won't get the benefits of those programs for the month. That means no Credit Score increase for the month, but it won't hurt your credit score.



# Identity Protection details

## What is Identity Protection?

Every tenant listed on the lease who is 18+ will be enrolled in Aura's Identity Guard service, 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?

Nothing - you're already covered! As a part of our resident benefits package, you are automatically enrolled in Aura's Identity Guard when your lease is signed and do not have to do anything to activate the service.

## What happens if my identity is stolen?

If your identity is stolen, log in to your account at [app.identityguard.com/sign-in](https://app.identityguard.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.

# Move in Concierge

Transferring the required utilities into your name is easy with our Utility Concierge Service. Simply schedule a convenient time with the Utility Concierge directly, by visiting <https://try.secondnature.com/move-in-concierge/>. You will need to know which utilities you are responsible for transferring into your name, as outlined in your lease. The Utility Concierge service will take it from there! (This service is recommended if your move in date is 72 hours or later from receiving this notice)





**Thank You**