

# This community is proud to offer the Western Union® MoneyWise™ Prepaid MasterCard®!

Ask how you can get started today.



- ✓ NO monthly maintenance fees<sup>1</sup>
- ✓ Use to pay bills and everyday expenses
- ✓ Direct deposit<sup>2</sup> to the card is easy and FREE –  
**PLUS special direct deposit offers for residents**

Enroll for yours FREE today at [westernunion.com/NPS](http://westernunion.com/NPS)

No credit check required to enroll for a card.

The Western Union® MoneyWise™ Prepaid MasterCard is issued by MetaBank™ pursuant to license from MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

<sup>1</sup> Common card fees include: \$1.95 ATM Withdrawal Fee (plus applicable ATM operator fees), \$0.45 ATM Inquiry/Decline Fee, \$2.95 Inactivity Fee (monthly charge beginning after 120 days of inactivity) and a \$4.95 Agent Location Cash Load Fee. Additional fees could include Re-issue card fee of \$5, Bank to card transfer fee of \$1, paper statement fee of \$3, and currency conversion gains and fees. See Cardholder Agreement for a complete description of fees. Additional fees could include Re-issue card fee of \$5, Bank to card transfer fee of \$1, a paper statement fee of \$3, cash withdrawal fee at bank counter fee of \$25.00, stop payment fee of \$4.95, check processing fee of \$25.00 and currency conversion gains and fees. See Cardholder Agreement for a complete description of fees.

<sup>2</sup> The card is subject to load and account balance limits. If a direct deposit exceeds these limits, the transaction will be denied and you will need to obtain your funds some other way. Only certain funding sources may send direct deposits to your card. See Cardholder Agreement for details. Check with your funding source to find out when the direct deposit of funds will commence. Funds availability is subject to timing of the source's funding. Your card account and associated direct deposit account number are for the purpose of initiating a direct deposit to your card and cannot be used for pre-authorized direct debits, which will be declined if presented for payment.

This community is proud to offer the  
Western Union® MoneyWise™ Prepaid MasterCard®!

Go to [westernunion.com/NPS](http://westernunion.com/NPS)



### Ideal for Everyday Use

Whether you shop online or in the store, you can use your card anywhere Debit MasterCard is accepted. You can even get cash back at many retailers for no additional fee. Sign up for direct deposit today and enjoy the convenience of Debit MasterCard all year round without the need to leave your home. This *virtual bank* in your wallet can save you time and make paying everyday expenses easy.



### Special Direct Deposit Offers for Residents

Enroll today in direct deposit<sup>1</sup> and receive a \$10 bonus!<sup>\*</sup> No credit check or checking account required for the card. As you spend, you can easily track your balance online at [westernunion.com/NPS](http://westernunion.com/NPS). Plus, don't forget to sign up for SMS text balance notifications.<sup>2</sup> Ask the leasing office about automatic card enrollment with Rent Assurance™ from Neighborhood Pay Services.



### Your Money is Protected

Relax. If your prepaid card is lost or stolen, your money is protected by the MasterCard Zero Liability policy.<sup>3</sup> Just give us a call at 1-866-953-6411 as soon as possible.



### Breathe a Little Easier

Use your card without having to worry about surprise fees. Unlike other prepaid cards or banks, there are no monthly maintenance fees, no purchase transaction fees, and no overdraft or late payment fees.<sup>4</sup>



### Adding Money to Your Card is Easy

Save time and money by adding money to your card in four easy ways:

1. Sign up for direct deposit of payroll or government benefit checks<sup>1</sup>
2. Transfer money directly from your bank account
3. With cash at one of our 43,000 Western Union® Agent locations<sup>5</sup>
4. With a Western Union Money Transfer® transaction<sup>6</sup>



### Send Money and Save 25%

Courtesy of your new card, get 25% off the fee<sup>†</sup> each time you send a qualifying money transfer from your card account online at [westernunion.com/NPS](http://westernunion.com/NPS).<sup>7</sup>

Visit [westernunion.com/NPS](http://westernunion.com/NPS) today for more information.

Sign up for Direct Deposit to your card now and receive a **\$10 bonus** from Western Union!<sup>\*</sup>

**\$10**  
**free**

WITH DIRECT DEPOSIT<sup>\*</sup>

**<sup>1</sup>WESTERN UNION ALSO MAKES MONEY ON CURRENCY EXCHANGE.**

The Western Union® MoneyWise™ Prepaid MasterCard is issued by MetaBank™ pursuant to license from MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

<sup>2</sup>Sign up for direct deposit for the remainder of your payroll or government benefit checks within 60 days of completion of eligible deposit. Subject to load and card account limits.

<sup>1</sup> The card is subject to load and account balance limits. If a direct deposit transaction exceeds these limits, the transaction will be denied and you will need to obtain your funds some other way. Only certain funding sources may send direct deposits to your card. Funds availability is subject to funding source's timing. See Cardholder Agreement for details.

<sup>2</sup> Standard message and data rates may apply.

<sup>3</sup> MasterCard's Zero Liability Policy covers U.S.-issued cards only and does not apply to the cost of replacing the card, ATM transactions, PIN transactions not processed by MasterCard, or certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details or visit [www.mastercard.com/general/zero\\_liability.html](http://www.mastercard.com/general/zero_liability.html). Refer to Cardholder Agreement for fees on card use, replacement and card account closure. Certain conditions and exceptions apply.

Common Card Fees (See Cardholder Agreement for a complete description of fees):	
Monthly Maintenance Fee	FREE
Signature Purchase Transaction Fee (when sufficient funds are available)	FREE
PIN Purchase Transaction Fee	FREE
Employer Payroll or Government Benefit Payments Direct Deposit	FREE
Automated Phone Customer Service	FREE
Live Customer Service	FREE
Online Electronic Statement	FREE
ATM Balance Inquiry/Decline Fee	\$0.45
ATM Withdrawal Fee (plus applicable ATM operator fees)	\$1.95
Inactivity Fee (monthly charge beginning after 120 days of inactivity)	\$2.95
Agent Location Cash Load Fee	\$4.95

Additional fees could include Re-issue card fee of \$5, Bank to card transfer fee of \$1, a paper statement fee of \$3, cash withdrawal fee at bank counter fee of \$25.00, stop payment fee of \$4.95, check processing fee of \$25.00 and currency conversion gains and fees. See Cardholder Agreement for a complete description of fees.

<sup>5</sup> Load transactions: (i) that exceed certain dollar amounts or (ii) that implicate certain regulatory issues may be restricted by us as outlined in the individual Cardholder Agreement.

<sup>6</sup> The card and future money transfers to the card can only be sent or loaded to cards with addresses in the U.S. except Arizona, PO Boxes and U.S. territories. Maximum receive limit: \$950/day/card account. Subject to ID Verification.

<sup>7</sup> The advertised 25% discount is only available when sending a money transfer through your card account on [westernunion.com/mymoneywise](http://westernunion.com/mymoneywise) and not from Agent locations, over the phone or through [westernunion.com](http://westernunion.com). Restrictions may apply when sending to certain destinations.

© 2012 Western Union Holdings, Inc. All Rights Reserved.