

There's an easier way to save.



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*Why do our consumers save and how do they view the concept of savings*

Money a new way. **A better way.**<sup>™</sup>

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*Top reason for saving is in case of emergencies, others include: Holiday Fund and Monthly Budgeting*

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*Enjoy seeing their money grow*

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*85% of respondents said that savings  
is important for a secure future*

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*75% of non-savers agree that savings  
is valuable & important*

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***Even if not currently successful at saving, still hopes to be someday***

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### NetSpend National Savings Program

The NetSpend National Savings Program makes savings easy because it's built around the netSpend Prepaid Debit Card. Once enrolled, cardholders can:

- Transfer money free anytime they want from their NetSpend Card Account to a Savings Account linked to their card, and vice versa. **The current APY is 5.00%.**
- Load Your Savings - Make savings a habit by having a fixed amount automatically transferred for free from their NetSpend Card Account to their Savings Account.
- Provide a secure place for their rainy day fund because no purchase transactions, pre-authorizations or fees apply to the Savings Account (NO purchase transactions or ATM withdrawals allowed directly from savings account).

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***Savings is one piece of a larger pie required to successfully serve the underbanked, non-banked and unhappily banked***

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