



Why is Reliant General Promoting NetSpend?

We all have customers who live by cash only...they come into your office with cash to make their insurance payment or they mail money orders to their insurance company. **Why do so many still do this?** Well, some of these customers are living paycheck to paycheck and think that having a bank account isn't worth the effort. In many cases, insurance consumers are precluded from the traditional banking system because they do not have social security numbers. Others may have different reasons, like not trusting banks, they have bad credit, or they have no credit at all.

The truth is that many of these customers, whatever the reason may be, simply may not be able to get a credit card or a bank account.

The **NetSpend® Prepaid Visa® Debit Card** is an ideal solution for these cash-based customers...and now you have the opportunity to offer it to your customers! NetSpend debit cards can be loaded (and reloaded) at thousands of locations throughout California and the United States. The card has many outstanding features, and the monthly cost of using a NetSpend debit card is much less than buying several money orders each month.

Think about that. **Cash based customers have to pay utility bills, insurance bills, rent, etc., and they pay for most of that with money orders!** The cost of buying several money orders each month adds up. And what about the fees they pay for cashing their paychecks (or any other type of check for that matter). Having a NetSpend debit card can help! Sure, there are fees associated with the NetSpend Card, but in most cases, it's much less than what customers are dishing out today for money orders and check cashing services. And when NetSpend debit cardholders sign up for direct deposit with their employers, it can eliminate that check cashing fee altogether.

By the way - most forms of Foreign Identification are accepted for the NetSpend card.

If you're asking yourself, "**Why is Reliant promoting NetSpend?**", the simple answer is **policy retention**. As you know, customers who are set up with EFT keep their insurance much longer than those who are not. **Plus, every time they use the NetSpend prepaid debit card (which you signed them up for), you get extra revenue to boot!** It's a win/win for everyone. (Well, maybe not for the check cashing stores!)

Our friends at NetSpend would like to meet with you to go over the product in more detail. If this interests you, please contact your Reliant General Marketing Representative. Reliant General is very excited about the opportunity to promote a product that provides much needed flexibility to our cash-based customers!