

SIMPLIFIED REAL ESTATE EXPENSE MANAGEMENT HAS ARRIVED:

Introducing Expense Pass[™], a prepaid Mastercard[®] exclusively for Equity Trust real estate investors. Skip the check requests and instead have funds from your Equity Trust account added directly to your Expense Pass. Gain quicker access to your funds with a more convenient payment method.

Why Expense Pass?

It's no secret that managing a real estate investment includes paying for a variety of expenses, some of which may be unplanned. Expense Pass gives you the flexibility to prepare for the unexpected, while also making the typical expenses faster, easier, and more convenient to pay.

Expense Pass Benefits

- Options for virtual or physical cards
- Allows for you to keep funds on hand for future expenses
- Simple online wizards to add or withdraw funds from your card
- Quicker access to funds — avoids mail delays that can be associated with checks
- Save on overnight, expedited, and wire fees
- Expense Pass can be used nearly everywhere Debit Mastercard is accepted

Expenses You Can Pay with Expense Pass



HOA Fees



Utility Bills



Property Taxes



Property Insurance



Property Repairs and Renovations



Use at Retailers for Property-Related Purchases



Add to Apple Pay, Samsung Pay, Venmo, or PayPal to Pay Third Parties like Contractors*

*subject to Venmo and PayPal fees

Expense Pass Fees

Equity Trust Fees	
One-time enrollment fee for standard accounts	\$50
One-time enrollment fee for Gold Level accounts	\$25
Processing fee to move funds from Expense Pass back to Equity Trust account (waived if the card is being terminated)	\$10
No transaction fees to fund Expense Pass	—
No ongoing administration fees for Expense Pass	—

Card Issuer Fees	
Card replacement fee — standard shipping	\$6.95
Card replacement fee — expedited shipping	\$25
International currency conversion fee	3%