

Full Budgeting Assistance (5 forms & copy of ID)

Checklist

Once completed, the originals of all these forms need to be mailed to Rent Secure Inc. We cannot open a bank account or submit for direct deposit without the originally signed forms.

*All forms should be printed single-sided

- _____ **Client Contract**; please make sure to have client initial if they want assistance managing more of their bills or multiple payment disbursements.

- _____ **Limited Durable Power of Attorney**; this gives us permission to manage your funds.

- _____ **Banking Contract**; guidelines to opening an account, how you'd like to receive your funds, and information regarding terminating services.

- _____ **Rent Outline & Budgeting Addendum**; please outline your rent details as well as any other bills you'd like to have paid. Please be as thorough as possible.

- _____ **Direct Deposit Request** [form (1199A)]; this allows us to deposit your funds in the account we establish for you. *Please sign and date section 1, under item C, payee/joint payee certification, we can complete the rest.*

- _____ A **clear**, current (not expired) copy of a Massachusetts driver's license, Massachusetts ID or US passport. This can be a smart phone photo of the person's ID texted or emailed to us (This is often best for clarity. The bank only needs the front/picture side of the ID.)

If the person does not have an ID please contact us to discuss possible assistance to obtain an ID.



Full Budgeting Assistance Contract

Tenant Name _____ (_____) _____ - _____
Phone Number

Tenant's Address _____

Email Address (required) _____

_____/_____/_____
Date of Birth Social Security Number - _____

Place of birth Mothers maiden name

I, or my advocate, have discussed my needs with a Rent Secure representative. I agree to have Rent Secure help manage my SSA, SSI, SSDI, and/or any work related income, and/or any other income I identify to help ensure my rental obligations are met as outlined in this Agreement or attached documentation. In return for these services I agree to pay a fee of \$25.00 per month.

I understand that if requested Rent Secure will provide the following services:

- Deposit, monitor, review and distribute funds that are deposited into an account setup in my name
- Develop budget plans to meet my financial goals
- Process payments and store records of my expenses
- Monthly account reconciliation
- Upon request issue reports outlining account activity/balances and/or create online access to monitor one's own finances

I agree to:

- Pay Rent Secure's monthly fee
- Treat staff with courtesy and respect
- Receive an agreed upon amount for spending every month as determined once my expenses are paid

If I wish to terminate services with Rent Secure Inc. I can do so freely at any time by:

- Submit a signed Termination of Services agreement informing Rent Secure Inc. of my choice to discontinue services
- Submit to the Social Security Administration or employer where future monthly deposits are to be made

Initial here to
add this service

Your enrollment with Rent Secure provides you the service of having your rent and one (1) additional bill managed. If you would like Rent Secure to manage more than one (1) of your bills, please initial indicating you would like to add this service and agree to pay an additional \$5.00 for this.

I would like to allow Rent Secure to work with the authorized person/agency outlined below to help manage my finances. I understand that I have a right to revoke the authorization at any time. If I revoke this authorization, I must do so in writing and present it to the person/facility/agency that was authorized to release the information. I understand that the revocation will not apply to information that has already been released in response to this authorization. I understand that once the above information is disclosed, the recipient may re-disclose it and the information may not be protected by federal or state privacy laws or regulations. I understand that authorizing the use or disclosure of the information identified above is voluntary and that this authorization to release my information is considered active while I am a client of Rent Secure. I understand that I do not need to sign this authorization to continue to receive services from Rent Secure Inc.

Person / Agency Name (_____) _____ - _____
Phone Number

Person/Agency Email Address



Durable Power of Attorney For

Rent Secure Inc.
100 Boston Turnpike Road Suite J9B
Shrewsbury, MA 01545

Know all men by these present

That _____
Client's / Principal's Name

Of _____
Client's / Principals Address

Hereby constitute and appoint Rent Secure Inc. of Shrewsbury Massachusetts 01545, true and lawful Attorney for me and in my name and stead to endorse any checks, notes, or drafts payable to me; to deposit, withdraw or transfer funds in my name; to collect any and all amounts due me and to defend any and all claims against me; and generally to do all acts and take all steps which are necessary, convenient or expedient in the management of my property and affairs. Specifically, Rent Secure will open and manage a Trustee Account for the payment of bills and engage in banking transactions as specified in our agreement-dated ____/____/____.

This Power of Attorney shall not be affected by my subsequent disability or incapacity. I shall indemnify any and all persons or institutions against any losses suffered as a result of Acting upon this Power prior to notice of its revocation.

I may revoke this Power of Attorney at any time by terminating services with Rent Secure as specified in our agreement-dated ____/____/____.

Herby granting unto I said Attorney full power and authority to act in and concerning the Premises as fully and effectively as I might do if personally present. For this, I agree to pay a monthly fee.

In witnes whereof, I hereunto set my hand this _____ day of _____ in the
Year _____ knowledge the forgoing to be of my free act and deed.
Day Month Year

Rent Secure Signature

Client Signature

Witness Signature (not required)



Banking Contract

I understand Rent Secure Inc. will be opening a bank account in my name with Rent Secure Inc. as power of attorney on the account to assist in my bill paying.

Once Rent Secure Inc. has a bank account opened for me, I will have my benefits or employment checks direct deposited into the new account.

When the direct deposit comes in, Rent Secure Inc. will remove what is needed to pay my bills as outlined in the rent addendum. Rent Secure Inc. will then pay these bills.

My remaining money will be in the account for me to access at noon the day the deposit arrives (if using an ATM card).

I agree not to have any automatic deductions connected to my Rent Secure opened account (i.e., monthly phone bill deducted automatically)

As a client of Rent Secure Inc., I will have the option of using either a Citizens Bank ATM card or a pre-paid PexVisacard.

I realize with an ATM card I may be able to overdraw my account, accidentally or intentionally. I am responsible for all bank fees associated with overdrafting my account.

I understand continual and/or significant over drafting of my account may lead to termination of services by Rent Secure Inc. This decision is at the sole discretion of Rent Secure Inc.

I understand continual and/or significant overdrafting of my account may lead to Rent Secure Inc. only offering me services via pre-paid debit card,(PexVisa card). This decision is at the sole discretion of Rent Secure Inc.

With a prepaid PexVisa card, I will not use my bank account opened by Rent Secure Inc. A PexVisa card also gives me **no access to cash** via ATM or otherwise and can only be used wherever the Visa card is taken. With a prepaid PexVisa card, I understand Rent Secure must wait for my deposit to come into my bank account and subsequently transfer the money onto my prepaid PexVisa card. Therefore, my remaining money after bill paying money is set aside will be available to me fourbusiness days after my deposit arrives (typically by the 6th of each month).

Rent Secure Inc.
100 Boston Turnpike Suite J9B
Shrewsbury, MA 01545

Ph. 508-233-8373

RentSecure@Gmail.com

fax 888-877-2603



I understand to terminate services with Rent Secure Inc. I need to submit a Termination of Services Agreement to Rent Secure Inc. Services are not terminated until this is received by Rent Secure Inc. This form is available on the Rentsecure.org website.

I understand within thirty days of my submitting a Termination of Services agreement, I will remove all remaining funds from my account and Rent Secure Inc. will close the account.

If I do not remove the funds within 30 days, Rent Secure Inc. will send me a check for all remaining funds and close the account.

I understand when I terminate services with Rent Secure Inc., it is my responsibility to notify social security or my employer of where I want future deposits to go. Not doing this may lead to significant delays in receiving my funds.

I understand and agree to the Rent Secure Inc. Banking Contract.

Initial next to choice of ATM card or PexVisa card and sign the bottom of this page.

_____ I wish to enroll and have an ATM card

_____ I wish to enroll and would like a pre-paid PexVisa card

Client Signature and Date

Rent Secure Inc.
100 Boston Turnpike Suite J9B
Shrewsbury, MA 01545



Rent Outline & Budgeting Addendum

Tenant's Name

Tenant's Address

Landlord/Company Name

Contact Phone Number

Landlord's Contact Email

When is the Tenant's rent payment due? _____

How much should be sent to your Landlord/Company each month?

Rent Amount \$_____ Arrears (If Applicable) \$_____ Total Amount \$_____

Who should the rent payment be sent to?

Name: _____

Address: _____

Account # (if applicable): _____

If Rent Secure inc. will be managing other bills in addition to your rent please outline them below

Additional Bill	Account #	Amount	Due Date	Address to send payment to
		\$		
		\$		
		\$		
		\$		

DIRECTIONS

- To sign up for Direct Deposit, the payee is to read the back of this form and fill in the information requested in Sections 1 and 2. Then take or mail this form to the financial institution. The financial institution will verify the information in Sections 1 and 2, and will complete Section 3. The completed form will be returned to the Government agency identified below.
- A separate form must be completed for each type of payment to be sent by Direct Deposit.
- The claim number and type of payment are printed on Government checks. (See the sample check on the back of this form.) This information is also stated on beneficiary/annuitant award letters and other documents from the Government agency.
- Payees must keep the Government agency informed of any address changes in order to receive important information about benefits and to remain qualified for payments.

A NAME OF PAYEE <i>(last, first, middle initial)</i>		D TYPE OF DEPOSITOR ACCOUNT <input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS	
ADDRESS <i>(street, route, P.O. Box, APO/FPO)</i>		E DEPOSITOR ACCOUNT NUMBER <div style="border: 1px solid black; width: 100%; height: 20px; margin-top: 5px;"></div>	
CITY	STATE	ZIP CODE	F TYPE OF PAYMENT <i>(Check only one)</i>
TELEPHONE NUMBER AREA CODE		<input type="checkbox"/> Social Security <input type="checkbox"/> Fed. Salary/Mil. Civilian Pay <input type="checkbox"/> Supplemental Security Income <input type="checkbox"/> Mil. Active _____ <input type="checkbox"/> Railroad Retirement <input type="checkbox"/> Mil. Retire. _____ <input type="checkbox"/> Civil Service Retirement (OPM) <input type="checkbox"/> Mil. Survivor _____ <input type="checkbox"/> VA Compensation or Pension <input type="checkbox"/> Other _____ <i>(specify)</i>	
B NAME OF PERSON(S) ENTITLED TO PAYMENT		G THIS BOX FOR ALLOTMENT OF PAYMENT ONLY <i>(if applicable)</i>	
C CLAIM OR PAYROLL ID NUMBER		<div style="display: flex; justify-content: space-between;"> <div>TYPE</div> <div>AMOUNT</div> </div>	
Prefix		Suffix	
PAYEE/JOINT PAYEE CERTIFICATION		JOINT ACCOUNT HOLDERS' CERTIFICATION <i>(optional)</i>	
I certify that I am entitled to the payment identified above, and that I have read and understood the back of this form. In signing this form, I authorize my payment to be sent to the financial institution named below to be deposited to the designated account.		I certify that I have read and understood the back of this form, including the SPECIAL NOTICE TO JOINT ACCOUNT HOLDERS.	
SIGNATURE	DATE	SIGNATURE	DATE
SIGNATURE	DATE	SIGNATURE	DATE

GOVERNMENT AGENCY NAME	GOVERNMENT AGENCY ADDRESS
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NAME AND ADDRESS OF FINANCIAL INSTITUTION		ROUTING NUMBER								CHECK DIGIT
		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
		DEPOSITOR ACCOUNT TITLE								
<p align="center">FINANCIAL INSTITUTION CERTIFICATION</p> <p>I confirm the identity of the above-named payee(s) and the account number and title. As representative of the above-named financial institution, I certify that the financial institution agrees to receive and deposit the payment identified above in accordance with 31 CFR Parts 240, 209, and 210.</p>										
PRINT OR TYPE REPRESENTATIVE'S NAME		SIGNATURE OF REPRESENTATIVE				TELEPHONE NUMBER			DATE	

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Rent Secure FAQ's

What happens after I enroll with Rent Secure?

When we receive your enrollment paperwork, using the Power of Attorney included in the enrollment paperwork, Rent Secure will open a bank account in your name with Rent Secure also a signer on the account. It is a representative of Rent Secure who signs to open the account.

What bank is my new account at?

Citizens Bank. There are many branches and they can also be found inside every Stop and Shop. Most are open seven days a week. Please check your local branch for specific hours.

Do I need money to open this account?

No. Rent Secure deposits \$25.00 to open the account. Once we begin to receive the direct deposits to this account Rent Secure will remove this \$25.00.

NOTE: You should not use or access your Citizens Account, use your ATM or Pex visa card until we notify you everything is in place and we are receiving your deposits.

Are there any fees for this account?

No. If there is one direct deposit of at least \$25.00 to this account per month there are no standing fees. Clients may incur fees for activities associated with using a debit card including but not limited to; checking balances with your debit card and using non-Citizens Bank ATMs.

There are significant bank fees if the account is over drafted.

Please consult Citizens Bank for any fees associated with "One Deposit Checking" accounts.

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Shrewsbury, MA 01545



Will the bank contact me about this account?

You may receive notices from the bank stating a debit card has been ordered or mailed, information regarding enrollment in overdraft protection and other account information or notices.

If you have any questions please contact Rent Secure before contacting the bank directly.

Pex visa card is not related to Citizens Bank in any way.

Will I receive a debit card for this account?

You will receive an ATM card which is a little different from a Debit card. An ATM card can be used at all ATM's and most supermarkets. It may be taken at some stores but this varies. It does not have a Visa or Mastercard logo. An ATM card is a little more difficult to accidentally overdraft from.

NOTE: If you think you need a Debit card in order to pay bills over the phone etc. Please contact us to discuss the options available

We also offer a prepaid Pex Visa card

With a prepaid Pex visa card you will not use my bank account opened by Rent Secure Inc..A Pex visa card also gives you **no access to cash** via ATM or otherwise and can only be used wherever Visa is taken. With a prepaid Pex visa card Rent Secure must wait for your deposit to come in to my bank account and subsequently transfer the money onto my prepaid Pex visa card. Therefore your remaining money after bill paying money is set aside will be available to me 4 business days after my deposit arrives. (typically by the 6th of each month).

To better assist with budgeting if you want we can do one time transfers at the beginning of the month (typically the 6th) or weekly transfers of your money to the PEX visa card.

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What do I do if I lose my ATM or Pex visa card?

Please contact Rent Secure immediately. We will have the card cancelled and order a new card for you.

Can I overdraw my account?

Yes.

When ordering the ATM card Rent Secure selects the option so you cannot over draft your ATM card.

NOTE: Even with no overdraft set, it is still possible to over-draft your account with your ATM card. Some examples include: fees for out of network ATM's for withdrawals and balance checking, using the ATM card for recurring subscriptions and using your ATM card as a credit card.

If you are concerned with your ability to responsibly manage a bank account you should consider a pre-paid Pex visa card. A Pex visa card also gives you **no access to cash** via ATM or otherwise and can only be used wherever Visa is taken.

What if my direct deposit does not start the month after the account is opened?

Rent Secure works with Citizens Bank and will keep your account active and free until your direct deposits from Social Security or your employer start.

What happens to my Social Security benefits while I wait for the direct deposit to go to the new Citizens Bank account?

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You will continue to receive your Social Security benefits as you have been. Until Rent Secure has received the first direct deposit into the Citizens Bank account, you are responsible for paying your rent and other bills you may have as scheduled.

When money is deposited into my Citizens Bank account, when can I access it?

There are two primary ways to access your funds:

1. When using an ATM card, when your money is deposited into the Citizens Bank account, Rent Secure removes the amount needed to pay your rent, any other bills you have asked us to pay and our fee. You will have access to your money at noon the same day it arrives.

NOTE: To allow time for all transfers to go through, you should not access your bank account before noon the day your benefits arrive.

2. With a prepaid Pex visa card you will not use your bank account opened by Rent Secure Inc. A Pex visa card also gives you **no access to cash** via ATM or otherwise and can only be used wherever Visa is taken. With a prepaid Pex visa card Rent Secure Inc. must wait for your deposit to come in to your bank account and subsequently transfer the money onto your prepaid Pex visa card. Therefore your remaining money after bill paying money is set aside, will be available to you 4 business days after my deposit arrives. (Typically by the 6th of each month)

Other: If you prefer we can also mail you a check for your spending money, weekly checks, or bank to bank transfers if you have another account you want your money to go to. Due to bank regulations, bank to bank transfers take 1-3 business days.

We can also send your money to you via Paypal.

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How do I change what bills I want Rent Secure to pay?

From our site, please print, complete and mail a new Rent Outline and Budgeting Addendum (also included in the enrollment forms). Until we receive a new addendum, we continue to pay your bills as originally outlined on the Rent Addendum submitted at enrollment, always paying rent before any other bills.

How do I cancel Rent Secure services?

To cancel, you need to submit a Termination of Services agreement to Rent Secure Inc. There is no fee for termination. Service can be terminated anytime. The Termination of Services agreement is available on our website Rentsecure.org

If I cancel Rent Secure services, what happens?

Within thirty days of submitting a Termination of Services agreement you will need to remove all remaining funds from your account and Rent Secure Inc. will close the account we originally opened to assist you with your budgeting and bill paying.

If you do not remove the funds within 30 days Rent Secure Inc. will send you a check for all remaining funds and close the account.

When you terminate with Rent Secure Inc. you'll need to notify social security or your employer of where you want future deposits to go. Not doing this may lead to significant delays in receiving your funds.

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