

Save, Invest and Spend with the NEA Smart Money Account

NEA Member Benefits is excited to introduce a new web and app-based financial services program for NEA members called the **NEA Smart Money Account**. Offered in partnership with Investor Cash Management Holdings, Inc. (ICM), a banking and investments innovator, the program helps savers become investors by providing one convenient solution that encompasses banking, payments, and investments.

The NEA Smart Money Account Program allows members to create an FDIC-insured account with the option to re-direct assets into low-risk securities that may yield higher investment returns. The program enables experienced investors and those who have never invested to generate higher returns on their assets through equal access to quality investment funds previously unavailable to the vast majority of investors. Regardless of where members allocate their cash, 100% of their funds are easily accessible through the NEA Smart Money Debit Card for transacting online, in stores, or via 55,000 fee-free ATM machines nationwide.

Major features and benefits of the NEA Smart Money Account Program include:

- Members may earn higher rates of return than with traditional bank savings or checking accounts
- No minimum balance or credit check required
- No monthly fees or overdraft fees
- A full suite of banking tools such as a Visa debit card, direct deposit, ATM access, online bill pay, peer-to-peer transactions, and mobile wallet access via Apple Pay and Google Pay

The NEA Smart Money Account Program is available to current and retired NEA members, as well as their spouses/domestic partners. Members can enroll in the NEA Smart Money Account Program by downloading the mobile app or visiting the NEA Smart Money Account web page at www.neamb.com/smartmoney. Members may fund their Smart Money Account by linking and transferring funds from an existing bank account or setting up direct deposit.

NEA Member Benefits is excited to offer NEA members the opportunity to optimally manage their money based on their immediate cash needs and savings and long-term financial goals!

For more information about the NEA Smart Money Account Program, please visit www.neamb.com/smartmoney or contact the Member Advocacy Center at 301-637-4636.

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