wisely by ADP

Get paid easily with Wisely®



Starting a new job means you get to look forward to payday — and Wisely can help!

Wisely is a prepaid card with digital account access[1], making it easy to get paid and stay in control of your money.

Here are some great reasons why you should choose Wisely to receive your pay:

It's convenient.

- Get paid up to 2 days early.[2]
- Shop and pay bills online, in-store, or by phone wherever Visa or Mastercard is accepted.
- Money is accessible on your card and in the myWisely app[3], 24/7.

It's a trusted banking option.

- There are no monthly or annual fees.[4]
- No credit check is needed.[5]
- Get access to tens of thousands surcharge-free ATMs nationwide.[6]
- No overdraft fees.[7]

It comes with perks.

- Earn cash back rewards[8] on everyday purchases.
- Save on home, auto and pet insurance when you shop with Covered.[9]

It has built-in savings tools.[10]

- Money can be set aside in savings envelopes.
- A portion of your pay can be placed on auto-save.
- You can start saving with any amount.

It's safe.

- Balance is FDIC-insured.[11]
- A lost or stolen card can be locked instantly.
- Funds are protected from unauthorized purchases.[12]

It keeps you informed.

- Set custom account alerts[3] to keep track of spending and stay on top of balances.
- Learn quick money management tips and tricks at https://bit.ly/WiselyFinancialWellnessHub



Get Wisely today!

Talk to your Payroll Department to sign up.

Put yourself in financial control.
Afford yourself every advantage.™

[1] The Wisely card is a prepaid card. References to a digital account refer to the management and servicing of your prepaid card online digitally or through a mobile app. The Wisely card is not a credit card and does not build credit.

[2] You must log in to the myWisely app or mywisely.com to opt-in to early direct deposit. Early direct deposit of funds is not guaranteed and is subject to the timing of payor's payment instruction. Faster funding claim is based on a comparison of our policy of making funds available upon our receipt of payment instruction with the typical banking practice of posting funds at settlement. Please see full disclosures on mywisely.com or the myWisely app. [If you have a Wisely Pay or Wisely Cash card (see back of your card), this feature requires an upgrade which may not be available to all cardholders.]

[3] Standard message and data rates may apply.

[4] While this feature is available without a fee, certain other transaction fees and costs, terms, and conditions are associated with the use of this card. Please log in to the myWisely app or mywisely.com to see your cardholder agreement and list of all fees for more information.

[5] Wisely card is a prepaid card. The Wisely card is not a credit card and does not build credit.

[6] The number of fee-free ATM transactions may be limited. Please log in to the myWisely app or mywisely.com and see your cardholder agreement and list of all fees for more information.

[7] Because this card is prepaid, you can only spend what is on the card and thus are unable to overdraft.

[8] Cash back rewards on purchases at participating merchants are powered by Dosh Rewards. Opt-In is required for Dosh Rewards only. Most Cash Back Rewards will appear in your Wisely Rewards savings envelope within four weeks after the transaction has completed. Only Cash Back Rewards for the purchase of eGift cards will appear instantly. eGift Card Cash Back offers range from 2%-12%, depending on the gift card that is purchased. Cash Back amounts will be disclosed before you select a gift card. Please review the Terms and Conditions of each eGift card product before purchase. Funds from all Rewards can be moved from the savings envelope into the available balance on your card. You must log in to myWisely to access the Rewards features for purchases and eGift cards. These optional offers are not Fifth Third Bank, Pathward, Mastercard, or Visa products or services, nor does Fifth Third Bank, Pathward, Mastercard, or Visa endorse these offers.

[9] These services are offered by Covered Insurance Solutions, LLC, a third party provider and licensed insurance producer. CA License #OM81402. Doing Business as Cubbard Insurance Solutions in California. Covered customers save on average up to 22% according to a 2020 study of 7,387 Covered Insurance Solutions, LLC prospective customers that provided current premium amounts when requesting a quote. This optional offer is not Fifth Third Bank, Pathward, Mastercard or Visa product or service, nor does Fifth Third Bank, Pathward, Mastercard or Visa endorse this offer.

[10] Amounts transferred to your savings envelope will no longer appear in your available balance. You can transfer money from your savings envelope back to your available balance at any time using the myWisely app or at mywisely.com.

[11] Your card balance is FDIC insured up to the eligible amount.

[12] Your funds are protected from fraud if your card is lost or stolen. You must notify us immediately and assist us in our investigation if your card is lost or stolen or you believe someone is using your card without your permission. For more information, please review your cardholder agreement by logging in to the myWisely app or online at mywisely.com.

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