wisely by ADP

# Prepare your child for financial success with Wisely.



## Wisely® makes it easy for your child to get paid and manage their money.

Here are a few reasons a Wisely digital account[1] can be a good option for your child to receive their pay.

### It's convenient.

- Pay is loaded into their Wisely account. Your child can then save[7] or spend using their card.
- Money is accessible on their card and through the myWisely app[2], 24/7.
- Custom account alerts[2] can be set to keep track of spending and stay on top of balances.
- No credit check is needed.[3]

### It's safe.

- A lost or stolen card can be locked instantly.
- Funds are protected from unauthorized purchases.[4]
- They can only spend their available balance – therefore, no overdraft fees.[5]
- Their balance is FDIC insured.[6]

### It has built-in savings.[7]

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

## Set your child up for financial wellness today!

## Sign this parental consent form and return to your child's employer

As a parent or legal guardian (the "Parent") of the minor child who is at least 14 years old (the "Minor") identified in this Wisely by ADP® (Wisely Card) Parental Consent Form (the "Consent"), you consent to the Minor becoming a registered cardholder of Wisely by ADP® for the payment of wages by the minor's employer. As the Parent, you hereby agree to (1) the Minor being enrolled for a Wisely Card and the use of their personal information for that purpose, and (2) be bound by the terms and conditions in the Wisely Card Cardholder Agreement and the fees set forth in the list of all fees on behalf of the Minor, in whose name the card will be issued.

**Name of Minor:** _____

I attest I am the Parent of the Minor and certify I have read and agree to the terms of the Cardholder agreement, list of all fees, and this Consent on behalf of the Minor.

_____
**Print Name of Parent**

_____
**Signature of Parent**

_____
**Dated**

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

[2] The myWisely app can be downloaded from the App Store® or Google Play™ store. They can use the app to access their account to check their balance, view transaction history, find nearby ATMs or see spending trends. Standard message and data rates may apply.

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

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

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

[6] Register your Card for FDIC insurance eligibility and other protections. Wisely by ADP cardholders are eligible for FDIC pass-through deposit insurance if they meet certain requirements. The accounts are eligible only to the extent pass-through insurance is permitted by the rules and regulations of the FDIC, and if the requirements for pass-through insurance are satisfied. The FDIC insurance applies up to $250,000 USD per depositor, per financial institution, for deposits held in the same ownership category. ADP is not an FDIC insured institution and the FDIC's deposit insurance coverage only protects against the failure of an FDIC insured depository institution.

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

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