wisely by ADP

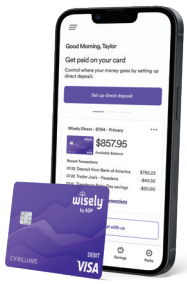
Make smart money moves

during your open enrollment period



Your employer's got you covered with Wisely® — a prepaid card[1] you can manage online or in the top-rated myWisely® app.[2]

Direct deposit[3] all or part of your pay to your Wisely account to experience the benefits (and save a trip to the bank on payday).



Enjoy convenience.

- Get paid up to 2 days early.[4]
- Shop and pay bills online, in-store, or by phone wherever Visa® or Mastercard® is accepted.
- Request up to 3 additional cards for family members.[5]

Bank securely.

- No credit check required.[6]
- Lock a lost or stolen card instantly, and set real-time alerts[2] for more control.
- Feel secure — your funds are protected from unauthorized purchases.[7]

Save with built-in tools.[8]

- Set aside money in savings envelopes.
- Place a portion of your pay on auto-save.
- Start saving with any amount.

Access more, pay less.

- Get access to tens of thousands surcharge-free ATMs nationwide.[9]
- No monthly or annual fees.[10]
- No overdraft fees.[11]

Get more perks.

- Check rates and purchase auto insurance through Insurify.[12]
- Access Self's no-cost rent reporting to help build credit.[13]
- Earn rewards[14] when you buy eGift cards through the myWisely app.[2]

Stay informed.

- Set custom alerts[2] to stay on top of your balances.
- View spending all in one place.
- Get quick money management tips **here**:

Talk to your HR or Payroll Department to enroll today!

[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] Standard message and data rates may apply.

[3] Please allow up to three weeks for funds to be loaded to the card after initial set up of direct deposit to your card.

[4] 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.

[5] Important information for opening a Card account: To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions and their third parties to obtain, verify and record information that identifies each person who opens a card account. What this means for you: When you open a Card account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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

[7] 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.

[8] 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 using the myWisely app or at mywisely.com.

[9] 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.

[10] 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.

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

[12] These services are offered by Insurify a third-party provider and licensed insurance producer. CA License #0K37503, Doing Business As Insurify Insurance Agency, Inc. This optional offer is not a Fifth Third Bank, Mastercard or Visa product or service, nor does Fifth Third Bank, Mastercard or Visa endorse this offer. ADP is not responsible for Insurify's products or services, or the content, availability or security of Insurify's website. ADP has a referral relationship with and may receive compensation from Insurify.

[13] These services are offered by Self Financial Inc., an independent third-party provider. Additional service fees may apply. Results may vary. An improved credit score is not guaranteed. Not all lenders consider scores influenced by rent or utility payments. ADP is not responsible for Self's products or services, or the content, availability or security of Self's website. ADP has a referral relationship with and may receive compensation from Self.

[14] eGift Card Cash Back offers are powered by Blackhawk Network and 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 Wisely Rewards 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, Mastercard or Visa products or services, nor does Fifth Third Bank, Mastercard or Visa endorse these offers.

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