Wisely® by ADP

A new way for employees to get paid

<Employee Name>

Your leadership is needed as our employees are introduced to Wisely.



We will soon be giving a new option for employees to receive their pay and manage their money by introducing the Wisely card with digital account access[1]. During the month of <month>, your team will have the opportunity to sign up for Wisely, a convenient, reliable, and secure way to receive their earnings. They will also be able to avoid check cashing fees and save time not having to deal with a paper check.

Here are some of the Wisely card benefits:

- **Get paid early[2]**
  Need to pay a bill or get money for last-minute plans? With Wisely employees can get their pay up to 2 days early.
- **Shop with confidence.**
  Buy online, in store, in app[3], by phone — everywhere Visa® debit cards are accepted or where Debit Mastercard® is accepted.
- **Skip ATM fees**.
  Get access to up to tens of thousands surcharge-free ATMs nationwide.[4]
- **Save[5] and manage money on their terms**.
  Employees can track their balance and spending 24/7 and save for the things that matter most to them with the myWisely® app.[3]
- **Safe and secure**.
  Balance is protected from fraud if the card is lost or stolen.[6]
- **Stretch their dollars.[7]**
  Earn promotions at thousands of participating retailers when they buy eGift cards through myWisely.

Employees will first learn about the Wisely card[1] benefits through email messages from the payroll team, paycheck stuffers, and during meetings arranged by <HR leaders>. Posters, flyers, and other promotional materials will help increase awareness of the card benefits and will be displayed in break rooms and other employee gathering spaces. As a leader within your functional team, your role will be to ensure that your employees are aware of the new program and to encourage your employees to consider the benefits of signing up for Wisely. Look for more information coming soon, and plan to attend our Wisely informational <meetings /webinars> to learn more about the many new benefits for our employees.

Sincerely,

<Name>

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

[2] They 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.

[3] Standard message and data rates may apply.

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

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

[6] Their 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.

[7] 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 they 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 their card. They must log in to myWisely to access the Rewards feature 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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