Make your money work as hard as you do.

Hi there

We know how hard you work for your money. We want your money to work hard for you. That's why we're pleased to introduce Wisely®. It's a digital account[1] with benefits that make it easy to spend, plan, save[2], and even get paid sooner.



There are no fees[3] to sign up — and no annual, minimum balance or overdraft fees[4] (because you only spend what's on your card). And there is no credit check[5], because it's not a credit card.

Benefits that put you in control of your money

Wisely lets you —

- **Get paid early.[6]** Need to pay a bill or get money for last-minute plans? With Wisely you can get your pay up to 2 days early.
- **Shop with confidence.** Buy online, in store, in app,[7] by phone — everywhere Visa® debit cards are accepted or where Debit Mastercard® is accepted.
- **Skip ATM fees.** Get access to tens of thousands surcharge-free ATMs nationwide.[8]
- **Save[2] and manage money on your terms.** Track your balance and spending 24/7 and save[2] for the things that matter most to you.

Take charge of your money and put yourself on a greater financial path — with Wisely.

To sign up for a digital account,[1] talk to us today!

Sincerely,
Your Payroll Department

[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] 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.

[3] 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.

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

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

[6] 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.

[7] Standard message and data rates may apply.

[8] 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.

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