wisely by ADP

# Enjoy hassle-free paydays with Wisely®



## Your employer offers Wisely, a prepaid card with digital account access[1], as an easy way to receive your pay.

**Direct deposit[2] all or part of your pay to your Wisely account to reduce unnecessary bank visits, and unlock a suite of financial wellness tools.**

### Convenience.

- Get paid up to 2 days early.[3]
- 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[4], 24/7.

### A trusted banking option.

- There are no monthly or annual fees.[5]
- No credit check is needed.[6]
- Get access to tens of thousands surcharge-free ATMs nationwide.[7]
- No overdraft fees.[8]

### Built-in savings tools.[9]

- 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.

### Comes with extras.

- Access to auto insurance through Insurify.[10]
- Get an additional card for a family member.[11]

### It's safe.

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

### Stay informed.

- Set custom account alerts[4] to keep track of spending and stay on top of balances.
- Learn quick money management tips **here**:




## Get Wisely today!

Talk to your Payroll Department to enroll.

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

[3] 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.

[4] Standard message and data rates may apply.

[5] 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.

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

[7] 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.

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

[9] 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.

[10] 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.

[11] 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.

[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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