



A new way to get paid.

Sign up for the Wisely® Pay card today!

It's a reloadable prepaid pay card that's **yours to keep no matter where you work.**¹ It's **free to sign up,** and there's **no credit check** to get the Wisely card because it's not a credit card.²

Enjoy these great benefits when you activate your Wisely card account.



Shop and Pay Bills — In stores, by phone, or online, everywhere Visa® debit cards are accepted and everywhere debit Mastercard® is accepted.³ Add to a mobile wallet to pay with a single touch.



No Charge for Direct Deposit — Get paid up to 2 days early⁴ for your pay and other sources of income.⁵ A no-fee upgrade is required.⁶



Safe and Secure — Balance is protected from fraud if the card is lost or stolen and is FDIC insured.^{7,12,13}



Companion Cards — You can order up to three extra cards for your family or other trusted individuals.⁸



Manage your Money — Save for a rainy day, plan your budget, and track your spending to boost your financial wellness with myWisely® app.⁹



Surcharge-free Cash Access — At over 80,000 ATM locations¹⁰ and 120,000 over-the-counter bank locations.



Here's what you need to know about your Wisely Pay card.



When will I see my pay loaded onto my new Wisely card?

Allow up to 3 weeks after card activation for your pay to begin to be loaded.⁵ You can also opt in to receive your pay and other sources of income up to 2 days early.⁴ View your balance and detailed transactions on the myWisely mobile solutions app. Sign up for text or email alerts to receive notifications for value loads and low balance.⁹



How do I make purchases with my card?

You can use your Wisely Pay card on the phone, online, or in any store that accepts Mastercard or Visa.³ You can also add your Wisely Pay card to your mobile wallet. Pay with a single touch anywhere Apple Pay®, Samsung Pay®, or Google Pay™ is accepted. For cash back, use your PIN to make a PIN-based purchase at stores that offer this service, like grocery and convenience stores.



Why should I use the myWisely mobile solutions app?⁹

The myWisely app is the most convenient way to view and manage your money. View your balance and detailed transactions so you can see where your card has been used and know when your pay has been loaded. Set aside money and discover opportunities to build your rainy-day fund.¹¹ You can even view your Wisely card routing and account numbers, so you can set up direct deposits into your account from other employers and government benefits providers, as well as for tax refunds.¹



Can I load funds from multiple sources to my Wisely card?¹

The Wisely card is yours to keep, no matter where you work. You can load money from any employer and sources such as your tax refund and government benefits. Use the myWisely app⁹ to view your Wisely card routing and account numbers, then provide them to your employers or government benefits providers to set up direct deposit payments into your Wisely card account.



Is the Wisely card FDIC insured?

Your card balance is FDIC insured and you are not liable for unauthorized purchases.^{7,12} If your card is lost or stolen, be sure to lock your card using the myWisely app. You can instantly lock your card so it cannot be used. Log in to the myWisely app and go to account settings, then open card settings to use this feature. If you find your card, you can instantly unlock it and resume using it.

See your Payroll team and sign up for the Wisely card today!



wisely®

¹ Adding funds from other sources requires additional cardholder identification verification.

² Wisely Pay is not a credit card and does not build credit.

³ Additional terms and third-party fees may apply.

⁴ You must opt into early direct deposit on myWisely.com/pay or myWisely mobile app. Early direct deposit of funds is not guaranteed and is subject to payor's support and 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 myWisely app. Please allow up to 3 weeks for funds to be loaded to the card after initial setup of direct deposit to your card.

⁵ Please allow up to 3 weeks for your pay to be loaded to the card after initial setup of direct deposit to your card.

⁶ Additional verification required and may not be available to all cardholders.

⁷ 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.

⁸ You and any secondary cardholders may be required to pass additional validation processes.

⁹ Standard text message fees and data rates may apply.

¹⁰ The number of fee-free ATM transactions may be limited. Please see your cardholder agreement and list of all fees for more information.

¹¹ Amounts transferred to your savings envelope will no longer appear in your available balance, but you can move them back if you need.

¹² Register your Card for FDIC insurance eligibility and other protections.

¹³ Visa's Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more detail. Under MasterCard's Zero Liability Policy, your liability for unauthorized transactions on your Card Account is \$0.00 if you notify us promptly upon becoming aware of the loss or theft, and you exercise reasonable care in safeguarding your Card from loss, theft, or unauthorized use. These provisions limiting your liability do not apply to debit transactions not processed by Mastercard or to unregistered cards.

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