

# A new way to get paid



You work hard for your money. Now you can choose a new and convenient way to get it every payday: The Wisely® Pay card, a reloadable prepaid card that's yours to keep no matter where you work.<sup>1</sup> There's no credit check to get the Wisely card because it's not a credit card.<sup>2</sup>

It's **easy to sign up** for the Wisely Pay card. Plus, **NO FEES**<sup>3</sup> for:

- **Monthly service**
- **Minimum balance** because no minimum balance is required
- **Overdrafts** because you can only spend what's on your card

## Check out some more Wisely Pay card benefits.

- **No charge<sup>3</sup> for direct deposit.** Get paid up to 2 days early<sup>4</sup> for your pay and other sources of income.<sup>1</sup> A no-fee upgrade is required.<sup>5</sup>
- **Shop and pay bills** in stores, online, in apps,<sup>7</sup> or by phone,<sup>7</sup> everywhere Visa® debit cards are accepted and where Debit Mastercard® is accepted.<sup>6</sup>
- **Manage your money.** Save for a rainy day with an in-app<sup>7</sup> savings envelope. Plan your budget and track your spending habits to boost your financial wellness with the myWisely® app.<sup>7</sup>
- **Balance is protected from fraud** if the card is lost or stolen, and is FDIC insured.<sup>8,13</sup>
- **Order up to 3 extra cards** for your family or trusted individuals.<sup>9</sup>
- **Easy and fee-free<sup>3</sup> access** to cash at 80,000 nationwide in-network ATMs<sup>10</sup> as well as domestic over-the-counter transactions<sup>11</sup> at 120,000 in-network Visa and in-network Mastercard banks, and cash back at point of sale at thousands of retail locations, as well as down-to-the-penny cash access at most Walmart retail outlets.<sup>12</sup>

## See your Payroll team to sign up for the Wisely Pay card today!

Sincerely,

Payroll Department

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<sup>1</sup> Please allow up to 3 weeks for your pay to be loaded to the card after initial setup of direct deposit to your card.

<sup>2</sup> Wisely Pay is not a credit card and does not build credit.

<sup>3</sup> While this feature is available at no additional charge, certain other transaction fees and costs, terms, and conditions are associated with the use of this Card. See the cardholder agreement for more details.

<sup>4</sup> 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 payer's support and the timing of payer'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.

<sup>5</sup> Additional verification required and may not be available to all cardholders.

<sup>6</sup> Additional terms and third-party fees may apply.

<sup>7</sup> Standard text message fees and data rates may apply.

<sup>8</sup> 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.

<sup>9</sup> You and any secondary cardholders may be required to pass additional validation processes.

<sup>10</sup> The number of fee-free ATM transactions may be limited. Please see your cardholder agreement fee schedule for more information.

<sup>11</sup> There is a \$25,000 daily over-the-counter teller cash withdrawal limit.

<sup>12</sup> There are limits on frequency and amounts of cash withdrawals at Walmart.

<sup>13</sup> Transactions that qualify are protected by either the Visa Zero Liability Policy or Mastercard Zero Liability Policy. 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 details. 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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