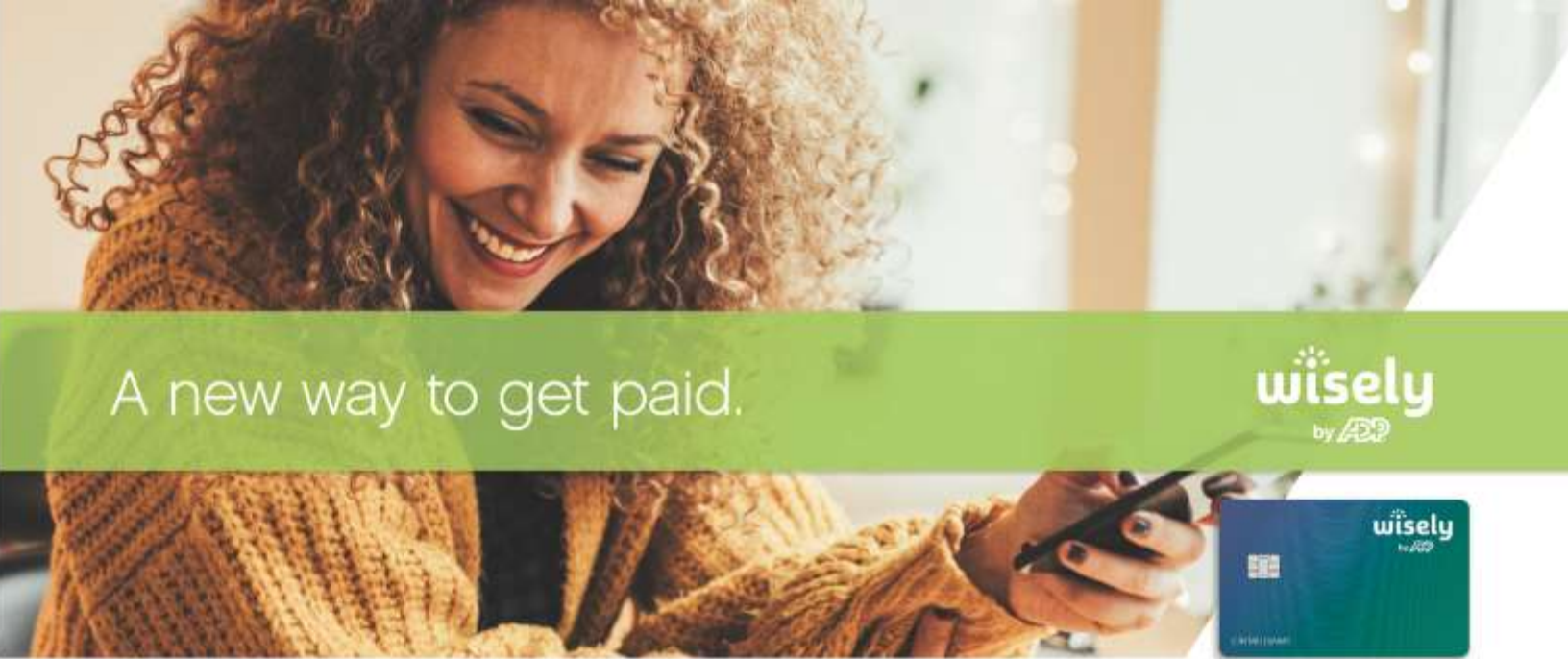




A new way to get paid.

wisely
by ADP



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

It's **FREE to sign up** for the Wisely Pay card. Plus, **NO FEES** 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.

- Easy and fee-free access to cash at 70,000 nationwide in-network ATMs³ as well as over-the-counter transactions at 99,000 in-network VISA banks, and cash-back at point-of-sale at thousands of retail locations.
- Shop and pay bills in stores, online, in apps, or by phone, everywhere Visa® are accepted.
- Set up email/text account alerts when a new load is posted to the card and notification when your account reaches your preset low balance threshold.
- The Wisely Pay by ADP card is yours to keep no matter where you work so you can add money from other sources. *(You must pass an additional validation process to add money from other sources.)*
- Order up to 3 extra cards for your family or trusted individuals.¹
- Convenient account management using the FREE ADP mobile solutions app.
- Pay with a single touch in stores and in apps using Apple Pay®, Google Pay and Samsung Pay®. *(After successful provisioning of compatible devices.)*

Other ways to receive your pay — you can also receive your pay via: Direct Deposit — where your pay is deposited into your personal account; or Wisely Check by ADP® — a payroll check you authenticate and write to yourself.

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

Sincerely, Payroll Department

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 The number of free ATMs maybe limited based on the cardholder fee schedule.

Wisely Pay by ADP™ card FAQs



What you need to know about the Wisely Pay card.

Important information about procedures for opening a new prepaid card account.

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open a prepaid card account, we may require that you provide your name, address, date of birth, Social Security number, tax identification number, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Getting Started with Your Wisely Card.

Your employer should fund your card with your pay on payday. You can use the card to purchase goods and services everywhere Visa® or Mastercard® debit cards are accepted, and withdraw cash at all participating ATMs. (Please refer to the Cardholder Fee Schedule for applicable fees.) Once your card is activated, you can view your balance on the FREE ADP Mobile app, or online at myADP.com.



Using Your Wisely Card.

Point-of-Sale Purchase

Use your card any place that accepts Visa or Mastercard, such as grocery stores, restaurants, gas stations, and retail stores.

Use as Signature or Debit

- **Signature Transactions:** These purchases do not require a PIN and are one of the most efficient ways to use your card. These transactions are without a fee.¹
- **Debit/PIN Transactions:** These are PIN transactions and are best used when you want cash back from a merchant. These transactions are without a fee.¹

ATM Transactions

Access your money at ATMs worldwide. Log in to your cardholder account or see your Cardholder Fee Schedule for more information on how to find in-network, surcharge-free ATMs in your area, or visit moneypass.com or allpointnetwork.com.²

Multiple Ways to Check Your Card Balance Without a Fee¹

You can check your current balance anytime without a fee by logging in to your account on the FREE ADP mobile app, or online at myADP.com.³ While you're logged in to your account, you can set up email and text alerts, including balance and transaction alerts conveniently delivered to your email address or mobile phone.

On iOS® and Android™ devices, log in to myADP.com to access your card balance and transaction history without a fee.³

Finally, you may check your balance at any in-network ATM without a fee.¹

Internet Purchases¹

There is no fee to make Internet purchases with your Wisely card.¹

Preauthorization Holds

Gas Stations – When using your card at gas stations, it is best to prepay the cashier the exact amount. If you pay at the pump, a hold of up to \$100 or more may be placed on your card. This hold may last up to 5 days. (Hold times may vary depending on the merchant.)

Restaurants – Restaurants may automatically add up to 25% or more to your bill to cover a tip. If you do not have the total on your card to cover the amount, the transaction will be declined.

Hotels – Hotels may place a hold on your account for your room reservation; that hold is typically released upon checkout, but it may last up to a couple of weeks.

Holds – Some merchants may require different authorization hold times. The information listed above is a reference and not a guarantee of hold length.



Using your Wisely Card outside the U.S.A.

To use your Wisely card for transactions outside the United States, including U.S. territories, you are first required to pass additional validation.

Lost or Stolen Cards.

Report a lost, stolen, or damaged card to our call center immediately by calling 866-313-6901. We will cancel your card and transfer the funds to a new card that will be sent to you. If you would like to access your funds prior to receiving your replacement card, please ask the representative to authenticate a Wisely Check by ADP. The check can be found in your original Wisely Card Welcome Kit. Once the Wisely Check is authenticated, the representative will provide you with the available balance and your 6-digit authentication number, which you must record on the check. Funds for that check will immediately be deducted from your card balance to allow payment when presented (you CANNOT change the check amount or the check will be returned).

Card PIN Issues/Reset.

If you forget your PIN or would like to reset it, you may do so by calling customer service.

What transactions are not allowed.

You cannot use the Wisely card for unlawful Internet gambling or any illegal transaction.

Fees For The Card.

There is a charge for using certain features on your Wisely Pay by ADP card. Please refer to your Cardholder Fee Schedule for applicable usage fees. You can view your Wisely Pay by ADP card Fee Schedule at any time on the FREE ADP mobile app, or online at myADP.com.

Get Your Money Off the Card Without a Fee¹

You can go to any participating bank and withdraw all your money to the penny. Inform the teller you wish to do an over-the-counter transaction, and tell them the amount you would like to withdraw. You may be asked to show your ID. You can check your current balance without a fee by logging in to your account on the FREE ADP mobile app, or online at myADP.com.³

Your Wisely Card is FDIC Insured.

The amounts that you load onto your Wisely Card are insured by the Federal Deposit Insurance Corporation ("FDIC") up to the maximum amount provided by applicable law provided the card is registered in the name of the primary cardholder. Your money is also protected by Regulation E and either the Visa® or Mastercard® Zero Liability Policy.⁵



Fraud Protection.

Signature-based transactions that qualify are protected by either the Visa or Mastercard Zero Liability Policy. The Zero Liability Policy provides protection from unauthorized purchases. Other restrictions may apply. You may also have other protections under applicable law, such as Regulation E. Please refer to the Cardholder Agreement you received with the Wisely Pay by ADP Card, or view the Cardholder Agreement on the FREE ADP mobile app or online at myADP.com.

Access Your Wisely Card Account.

Access Your Card Account Online

Go to myADP.com. Click on the "Register Now" button under the New User section of User Login. Select a username and password. On future visits, only your username and password will be required.



Mobile Access

Access your card account anywhere, any time. You can check card balances, transfer funds, pay bills, find ATMs, and much more. Visit the MyADP app from any web-enabled device.³

Account Alerts²

You can set up email or text messaging alerts notifying you when a deposit is made and when your card falls below a specified dollar amount. Go online to your card account to set up your alerts today at myADP.com.

Transaction History

Your transaction history is available when you log in to your account on the FREE ADP mobile app or online at myADP.com. A monthly paper statement can be mailed to you at your request through the cardholder website at myADP.com. A fee for mailing a monthly paper statement may apply; see your Cardholder Fee Schedule.

Adding Money from Other Sources

If you pass a validation process, the primary cardholder can load money from multiple employers and sources, such as your annual tax refund, government benefits, and child support payments to the primary cardholder's prepaid account. Simply provide your Wisely card's routing and account numbers to the business initiating the payment. You may request your routing and account numbers through the cardholder website by logging in to your account on the FREE ADP mobile app, or online at myADP.com.

Transferring funds to your bank account

If you pass a validation process, you can also transfer funds from the card to other financial accounts. Call customer service for more information about the validation process. It may take 3 business days to enroll and validate an account at another financial institution. Once an account is validated, it may take up to 3 business days to complete each transfer.



Additional Deposits

You can load additional funds onto your card at any MoneyGram or Western Union location in the United States (third-party load fees may apply). Log in to your cardholder account at myADP.com for more information on how to load funds from MoneyGram or Western Union.

Ingo Money

Load a check with Ingo Money⁴ by snapping a photo in the MyADP app.³ Approval times vary depending on the type of check and approval from Ingo.

The maximum load limits to your Wisely card via MoneyGram, Western Union, or Ingo are currently as follows:

- \$1,500 per transaction
- \$3,500 per day
- \$5,000 per month

ADP may increase or decrease these limits from time to time at its discretion and without notice to you.

Request a Card for a Spouse or Family Member.

Log in to your account at myADP.com to obtain up to 3 additional cards. You and all secondary cardholders may be required to pass an additional validation process. Once secondary cards are activated, you will be able to move funds to your secondary cardholders. Each secondary cardholder has access only to the funds allocated to such secondary cardholder's card. The primary cardholder can transfer funds to and from the secondary cards.

Additional Wisely Card Features.

Bill Pay¹

Pay merchants who accept Visa® or Mastercard® debit cards directly with your card without a fee.¹

Contact your billers/retailers for their direct bill payment options. Third-party fees may apply. You will also be able to use the services of a third-party bill pay provider by logging in to your account on the FREE ADP mobile app, or online at myADP.com. Click on the link to the bill pay provider's website once you are logged in. Please refer to the separate terms & conditions and fees pertinent to the bill payment service provider.



Apple Pay® / Samsung Pay® / Google Pay™

Wisely cards can be added to mobile wallets for use at participating stores, online and on apps that accept Apple Pay®, Samsung Pay®, and Google Pay™.

¹ 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. See your Cardholder Agreement and Disclosure for more details.

² Please review your Cardholder Agreement to learn how this applies to you.

³ Standard text message and data rates, fees, and charges may apply.

⁴ Ingo Money is operated by Ingo Money, Inc., and all check funding services are provided by First Century Bank, N.A. See complete terms, fees and conditions at: Ingomoney.com/terms-conditions.html.

⁵ See your Cardholder Agreement for full zero-liability information.

To activate your Wisely Pay by ADP card go to: activatewisely.com



The Wisely Pay by ADP prepaid card and debit Visa or Mastercard are issued by MB Bank, Member FDIC, pursuant to a license by Visa or MasterCard International Incorporated. The Wisely Pay prepaid card can be used everywhere Debit Visa or Mastercard is accepted. Visa and Mastercard are registered trademarks, and the circles design is a trademark of Visa or MasterCard International Incorporated.

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FEE SCHEDULE

WP011 – Convenience Choice

DESCRIPTION OF FEE	FEE
ATM withdrawal at any Allpoint®, MoneyPass®, PNC Bank® or MB Financial Bank® ATM. Accept surcharge if appears. Fee will be waived or credited. Find Allpoint®, MoneyPass®, PNC Bank® or MB Financial Bank® ATMs at wiselypay.adp.com.	\$0
ATM withdrawal at any non Allpoint®, MoneyPass®, PNC Bank® or MB Financial Bank® ATM in the U.S., not including U.S. territories. Other third parties, such as ATM operator, may charge additional fees.	\$3.50
Visa® or MasterCard® member bank over-the-counter teller cash withdrawal within the U.S. (Visa member banks outside the U.S., including U.S. territories, may charge a fee)	\$0
Visa® or MasterCard® member bank over-the-counter teller cash withdrawal – outside the U.S., including U.S. territories (percent based on total transaction amount) *	2%
Purchase transaction (signature or PIN)	\$0
Email and text message account alerts (Message and data fees from your carrier may apply.)	\$0
Monthly maintenance	\$0
Online and mobile app account management	\$0
24/7 automated phone and live customer service	\$0

DESCRIPTION OF FEE	FEE
Balance inquiry	\$0
Withdrawal decline at any ATM. For CT and IL based employees, first 2 declines per month waived or credited	\$1.00
ATM withdrawal at ATM outside the U.S., including U.S. territories. *Other third parties, such as ATM operator, may charge additional fees.	\$3.50
Currency conversion fee for transactions not conducted in U.S. Dollars (\$) (percent based on total transaction amount)*	3%
One (1) free lost/stolen card replacement each calendar year (standard mail)	\$0
Initial card for each secondary cardholder (standard mail)	\$0
Each additional lost/stolen card replacement (standard mail)	\$6.00
Monthly paper statement	\$0
Written transaction history	\$0
Expedited delivery	\$24.00
Overnight delivery	\$35.00
Card Inactivity For MN and MT: \$0 fee For CT, IL, & PA: \$0 for first 12 months; For TX:\$0 after first 12 months	\$4.00 (after 90 days)

Third-party fees may apply for third-party services, including (but not limited to) cash reload and bill pay.

*You must pass additional validation process to complete transactions outside the U.S., including U.S. territories

WISELY PAY ELECTION AND CONSENT FORM

EMPLOYEE INFORMATION *(print and complete all fields)*

First Name	Middle Initial	Last Name
Date of Birth (mm/dd/yyyy) ____ / ____ / _____	Social Security Number ____ - ____ - _____	Employee ID
Legal Address (No PO Box)		Apt # (if applicable)
City	State	Zip Code
Home Phone () -	Mobile Phone () -	Email Address

WISELY PAY ELECTION

****Account Number: 16 digit number under the barcode on the front of the envelope ****

☐ **Wisely Pay by ADP card** *(indicate amount of deposit)*

You must check one box:

☐ **Full Deposit:** I want to receive 100% of my full net pay on my Wisely Pay card every payday

☐ **Partial Deposit:** I want to receive \$_____ of my full net pay on my Wisely Pay card every payday

I confirm my authorization to be paid through the Wisely Pay by ADP card is fully voluntary. I acknowledge I have received and read the Wisely Pay card Fee Schedule, Cardholder Agreement, and Privacy Notice. I understand that in order to use the Wisely Pay card, I will need to accept and agree to the Cardholder Agreement and to pay the fees as indicated on the Fee Schedule by activating my Wisely Pay card. By electing Wisely Pay card as my wage payment choice, I am consenting to provide my personal information to ADP to enroll in and request a Wisely Pay card. **IMPORTANT INFORMATION ABOUT APPLYING FOR A NEW PREPAID CARD ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open a Prepaid Card account, ADP may require your name, address, date of birth, Social Security number, tax identification number and other information that will allow ADP to identify you. ADP may also ask to see your driver's license or other identifying documents. You will not be subject to a credit check.

☐ **Wisely Check** by ADP— I understand that although I will be enrolled in the Wisely Program, I am not required to activate or use a Wisely Pay card to use the Wisely Check to receive my full net pay. Wisely Check will be the default payment method if no other wage payment method is selected.

☐ I am willing to complete the Wisely Check on my own each pay period. I understand that each payday I will need to make the check payable to myself for my full net pay, date the check, call to authenticate the check and write the authentication code on the check prior to being able to cash the Wisely Check. (Please refer to the Wisely Check for more information on completing the Wisely Check.)

CONSENT TO DEPOSIT WAGES

I authorize my employer (or its payroll service provider) to initiate credit entries each pay date to deposit my pay (either net or a portion thereof) into Wisely Pay card account selected in this election and consent (the "Account"). If funds to which I am not entitled are deposited to my Account, I authorize my employer (or its payroll service provider), to initiate any action to reverse or correct an erroneous credit entry to my Account and to direct the bank to return said funds to my employer (either directly or through its payroll service provider), to the extent permitted by applicable law. I will review my pay statement to ensure that my wages are being deposited correctly into my Account each payroll period. I understand that I can change my election at any time by contacting my employer and that this authorization replaces any previous authorizations and will remain in full force and effect until my employer (or its payroll service provider) has received written notification from me of its termination and my employer (or its payroll service provider) and the bank has had a reasonable opportunity to act on said termination.

Employee Signature

Date

Return this completed application form to your administrative assistant.