

Be prepared for life's expenses with Wisely®.

Wisely makes it easy to build emergency savings.<sup>1</sup>

With a Wisely digital account<sup>2</sup> you can get your pay up to 2 days early<sup>3</sup> and build an emergency fund to help you stay prepared.





## Put saving<sup>1</sup> on auto pilot

Automatically set aside a portion of your pay in a savings envelope<sup>1</sup> with the myWisely® app<sup>4</sup>.



## No hidden fees<sup>5</sup>

There are no fees<sup>5</sup> on your everyday purchases, no overdraft fees,<sup>6</sup> and no annual or minimum balance fees.



## Access your money when you need it

Your money is accessible on your card and in the myWisely app<sup>4</sup>, when you need it. It goes with you even if you change jobs<sup>7</sup>.

<sup>1</sup>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 at any time using the myWisely mobile app or at mywisely.com.

<sup>2</sup>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.

<sup>3</sup>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. If you have a Wisely Pay or Wisely Cash card (see back of your card), this feature requires an upgrade which may not be available to all cardholders. Please allow up to 3 weeks after your initial setup of direct deposit for your pay to start loading to your card.

<sup>4</sup>Standard message and data rates may apply.

<sup>5</sup>To view applicable fees, please log in to the myWisely app or mywisely.com to see your cardholder agreement and list of all fees for more information.

<sup>6</sup>Because this card is prepaid, you can only spend what is on the card and thus are unable to overdraft.

7 If you have a Wisely Pay or Wisely Cash card (see back of your card), this feature requires an upgrade which may not be available to all cardholders.

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