

## Make payday come early!

Get paid up to 2 days early<sup>1</sup> with a Wisely<sup>®</sup> digital account.<sup>2</sup>





Get early direct deposit<sup>1</sup> — at no cost.<sup>3</sup>



Earn cash back⁴ on everyday purchases.

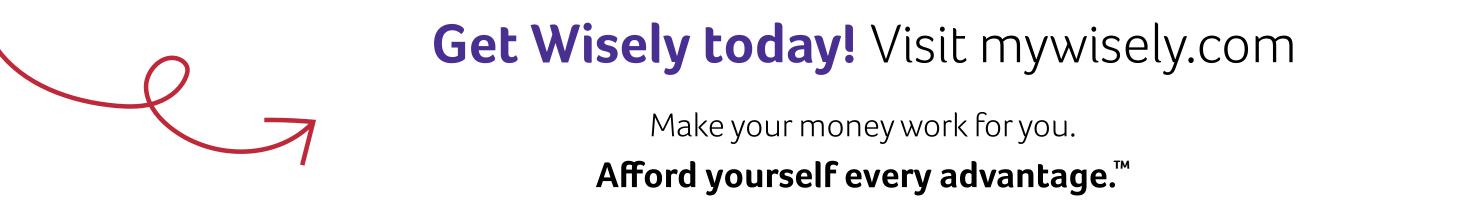
- Shop with confidence where
- Debit Mastercard<sup>®</sup> is accepted.



Get cash at 40,000 surcharge-free ATMs nationwide.<sup>7</sup>



Safeguard your money from fraud.<sup>8</sup>



<sup>1</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>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> 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.

<sup>4</sup> Cash back rewards on purchases at participating merchants are powered by Dosh Rewards. Opt-In is required for Dosh Rewards only. Most Cash Back Rewards will appear in your Wisely Rewards savings envelope within 4 weeks after the transaction has completed. Only Cash Back Rewards for the purchase of eGift cards will appear instantly. eGift Card Cash Back offers range from 2% - 12%, depending on the gift card that is purchased. Cash Back amounts will be disclosed before you select a gift card. Please review the Terms and Conditions of each eGift cards product before purchase. Funds from all Rewards can be moved from the savings envelope into the available balance on your card. You must log in to myWisely to access the Rewards features for purchases and eGift cards. These optional offers are not Fifth Third Bank or Mastercard products or services, nor does Fifth Third Bank or Mastercard endorse these offers.

<sup>5</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 app or at mywisely.com. <sup>6</sup> Standard message and data rates may apply.

<sup>7</sup> 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.

<sup>8</sup> 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.

The Wisely Direct Mastercard<sup>®</sup> is issued by Fifth Third Bank, N.A., Member FDIC, pursuant to license by Mastercard International Incorporated. ADP is a registered ISO of Fifth Third Bank, N.A. The Wisely Direct Mastercard can be used where Debit Mastercard is accepted. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. ADP, the ADP logo, Wisely, myWisely, and the Wisely logo are registered trademarks of ADP, Inc. Copyright © 2022 ADP, Inc. All rights reserved.