

Be prepared for life's expenses with Wisely®.

Wisely makes it easy to build emergency savings.¹

With a Wisely digital account² you can get your pay up to 2 days early³ and build an emergency fund to help you stay prepared.





Put saving¹ on auto pilot

Automatically set aside a portion of your pay in a savings envelope¹ with the myWisely® app⁴.



No hidden fees⁵

There are no fees⁵ on your everyday purchases, no overdraft fees,⁶ 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 app⁴, when you need it. It goes with you even if you change jobs⁷.

¹Amounts 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.

²The 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.

^aYou 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.

⁴Standard message and data rates may apply.

⁵To 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.

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

⁷If 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.

The Wisely Pay Visa® is issued by Fifth Third Bank, N.A., Member FDIC or Pathward, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. The Wisely Pay Mastercard® is issued by Fifth Third Bank, N.A., Member FDIC or Pathward, N.A., Member FDIC, pursuant to license by Mastercard International Incorporated. ADP is a registered ISO of Fifth Third Bank, N.A, or Pathward, N.A. The Wisely Pay Visa card can be used everywhere Visa debit cards are accepted. Visa and the Visa logo are registered trademarks of Visa International Service Association. The Wisely Pay 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.



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Afford yourself every advantage.™