

You do not have to accept this payroll card.
Ask your employer about other ways to receive your wages.

| | | | |
|--|--------------|---|-----------------|
| Monthly fee | Per purchase | ATM withdrawal | Cash reload |
| \$0 | \$0 | \$0 in-network \$3.50 out-of-network | \$ 5.95* |
| ATM balance inquiry (in-network or out-of-network) | | | \$0 |
| Customer service (automated or live agent) | | | \$0 |
| Inactivity (after 90 days without transactions) | | | \$4.00 |

We also charge 5 other types of fees.

*This fee can be lower depending on how and where this card is used.

No overdraft/credit feature.

Your account is eligible for FDIC insurance upon activation.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

Find details and conditions for all fees and services in the cardholder agreement and in the "List of all fees for the Wisely Pay by ADP® Card."

The Wisely Pay by ADP card is issued by Fifth Third Bank.

List of all fees for the Wisely Pay by ADP® Card WP011 (v.05.05.19)

| All fees | Amount | Details |
|---|--------------------|---|
| Monthly usage | | |
| Monthly fee | \$0 | Fee for monthly maintenance. This fee will not be assessed against residents of Connecticut or New York. |
| Add money (you may need to pass an additional validation before you can add money to your account) | | |
| Reload your card using cash with Western Union | \$3.95 | Fees of up to \$3.95 may apply when reloading your card at Western Union reload agents. Fees vary by reload location and are subject to change. For available cash reload networks see myWisely App, myWisely.com , the ADP mobile app (if accessible to you), or myADP.com (if accessible to you). |
| Reload your card using cash with Green Dot® | \$5.95 | Fees of up to \$5.95 may apply when reloading your card with cash at Green Dot® Network reload locations offering Reload at the Register™ or MoneyPak®. Fees vary by reload location and are subject to change. For available cash reload networks see myWisely App, myWisely.com , the ADP mobile app (if accessible to you), or myADP.com (if accessible to you). |
| Reload your card using a mobile check cashing service | 5% of check amount | The Ingo Money service is provided by First Century Bank, N.A. There is no fee for 10-day funding. The amount of your check will be credited to you in 10 days if your check is approved and not returned unpaid within the 10-day period. If you choose expedited funding and Ingo approves your check, the following fees will apply: 1% of the check amount for payroll and government checks with a pre-printed signature, with a minimum fee of \$5.00, or 5% of the check amount for all other accepted check types with a minimum fee of \$5.00. Fees are subject to change, and other terms and conditions apply. |
| Reload your card using other money transfer services | \$0 | 3rd party fees may apply and are subject to change when reloading your card using other money transfer service providers, such as but not limited to, PayPal®, insurance provider disbursements, etc. Please refer to the separate terms & conditions and fees pertinent to the respective service provider(s). |
| Spend money | | |
| Shopping or bill payment using your card | \$0 | Fee to use your card to shop in store, online, in app or by phone. Pay for your bills using the third party PlastiQ® bill payment service (other third parties, such as billers, may charge additional fees). |
| Get Cash | | |
| ATM cash withdrawal in-network in Domestic Area | \$0 | Unlimited in-network ATM withdrawals at any in-network ATM (Allpoint®, MoneyPass®, PNC Bank® or Fifth Third Bank®) in the 50 US states, Washington, D.C., Puerto Rico, U.S. Virgin Islands, and Guam ("Domestic Area"). Accept surcharge if appears. Fee will be waived or credited. Find in-network ATMS at myWisely App, myWisely.com , the ADP mobile app (if accessible to you), or myADP.com (if accessible to you). |

| All fees | Amount | Details |
|---|---------|---|
| Get Cash | | |
| ATM cash withdrawal out-of-network in Domestic Area | \$3.50 | Each out-of-network ATM withdrawal in the Domestic Area will incur a fee (other third parties, such as ATM owner, may charge additional fees). |
| Over-the-counter Visa® member bank teller cash withdrawal | \$0 | Fee for Visa® member bank over-the-counter teller cash withdrawals within the 50 U.S. states and Washington D.C. (other international Visa® member banks, including those in U.S. territories, may charge a fee). |
| ATM Decline Fee | \$1.00 | Fee for a withdrawal decline at an ATM. For Connecticut and Illinois based employees, the first two decline fees per month will be waived or credited. |
| Information | | |
| Online and mobile app account management | \$0 | Fee to manage your card account on myWisely App, myWisely.com , the ADP mobile app (if accessible to you), or myADP.com (if accessible to you). Includes email and text message alerts (message and data fees from your carrier may apply). |
| Customer service | \$0 | Fee for calling the 24/7 automated or live agent customer service. |
| ATM balance inquiry | \$0 | Fee to check your balance at the ATM. |
| Monthly paper statement | \$0 | Fee to receive a monthly paper statement. |
| Written Transaction History | \$0 | Fee for a written transaction history to be sent to you via mail. |
| Using your card outside the Domestic Area (you may need to pass an additional validation before you can use your card outside the Domestic Area) | | |
| International ATM cash withdrawal | \$3.50 | Each ATM withdrawal conducted outside the Domestic Area will incur a fee (other third parties, such as ATM owner, may charge additional fees). |
| International transaction fee | 3% | Fee for purchase and ATM transactions conducted outside Domestic Area (percent based on total U.S. dollar transaction amount). |
| Over-the-counter transaction fee | 2% | Fee for Visa® member bank over-the-counter teller cash withdrawals outside the 50 U.S. states and Washington D.C. (percent based on total transaction amount). |
| Other | | |
| Secondary Card | \$0 | Fee for secondary card. Limitations on number of cards requested may apply. Includes FREE standard shipping. |
| Lost/stolen card replacement per calendar year | \$6.00 | One (1) FREE card replacement for a lost/stolen primary or secondary card per calendar year. Each additional card replacement for a lost/stolen primary or secondary card per calendar year will incur a fee. A card reported as lost/stolen will be closed and locked to help prevent unauthorized transactions. You must activate the new replacement card in order to use. Includes FREE standard shipping. See below for expedited delivery fees. |
| Expedited delivery | \$24.00 | Fee for express delivery for replacement card orders. |
| Overnight delivery | \$35.00 | Fee for overnight delivery for replacement card orders. |
| Inactivity Fee | \$4.00 | Fee for inactivity. Fee will be assessed after 90 days of inactivity. For Minnesota and Montana based employees, no inactivity fee will be assessed. For Connecticut, Illinois and Pennsylvania based employees, no inactivity fee will be assessed for first 12 months. For Texas based employees, the inactivity fee will not be assessed after 12 months of inactivity. |
| Cardholder Notifications | \$0 | Fee for email and text message card account alerts (message and data fees from your carrier may apply). |

Your account is eligible for FDIC insurance upon activation. Your funds will be held at or transferred to Fifth Third Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Fifth Third Bank fails, if specific deposit insurance requirements are met and your card account is activated. See <https://fdic.gov/deposit/deposits/prepaid.html> for details.

No overdraft/credit feature.

Contact Fifth Third Bank at Wisely Pay by ADP by calling 1.866.313.6901, by mail at Wisely Pay by ADP c/o Wisely, P.O. Box 9008, San Dimas CA 91773, Attention: Cardholder Services or visit myWiselyApp, myWisely.com, the ADP mobile app (if accessible to you), or myADP.com (if accessible to you).

For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1.855.411.2372 or visit cfpb.gov/complaint.

The Wisely Pay by ADP Card is issued by Fifth Third Bank. Member FDIC, pursuant to a license from Visa U.S.A. Inc. ADP is a registered ISO of Fifth Third Bank. Visa is a registered trademark of Visa International Service Association. ADP and the ADP logo are registered trademarks of ADP, LLC and Wisely Pay by ADP and myWisely are trademarks of ADP, LLC. Ingo is a registered trademark of Ingo Money, Inc. Plastiq is a registered trademark of Plastiq, Inc. PayPal is a registered trademark of PayPal, Inc. Allpoint is a registered trademark of ATM National, LLC. MoneyPass is a registered trademark of Genpass, Inc. Western Union is a registered trademark of Western Union Holdings, Inc. Green Dot and MoneyPak are registered trademarks, and Reload at the Register is a mark, of Green Dot Corporation. PNC is a registered trademark of PNC Financial Services Group. All other marks are property of their respective owners. Copyright © 2019 ADP, LLC. All rights reserved.