

# Why Choose the Wisely Pay by ADP Pay Card?

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

It's FREE to sign up for the Wisely 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 ATMs<sup>2</sup> as well as over-the-counter transactions at 99,000 in-network VISA/Mastercard 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® or Mastercard® 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.<sup>1</sup>
- Order up to 3 extra cards for your family or trusted individuals.<sup>3</sup>
- Convenient account management using the FREE myWisely 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. Additional terms apply).*

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



wisely  
by ADP

<sup>1</sup> Adding funds from other sources requires additional cardholder identification verification.

<sup>2</sup> The number of free ATMs may be limited based on the cardholder fee schedule.

<sup>3</sup> 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.

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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