

Wisely® is Coming!



We are introducing a new way to receive your pay: the Wisely® Pay card, a reloadable Visa® prepaid pay card.

Why the change?

We're partnering with a new pay card provider to offer features and benefits that could help your financial well-being, with benefits including:

- **Cost savings** from no minimal balance requirement, no overdraft fees and no charge for direct deposit for funds from different sources of income (other jobs, tax returns, government benefits).¹
- **Shop and pay bills** in stores, by phone or online, everywhere Visa is accepted.² Add to a mobile wallet to pay with a single touch. Compatible with Apple Pay®, Google Pay® and Samsung Pay®.²
- **Surcharge-free ATM³ access** at over 80,000 locations nationwide, 120,000 over-the-counter bank locations or ability to get cash back at the register when making a purchase at major retail locations nationwide.
- **Savings tools** to help you build a rainy-day fund,⁴ with the myWisely® savings envelope. Put money away to reach goals and avoid unintentional spending.
- **Manage money** anywhere, anytime, with myWisely. Check card balance, view transaction history, find local ATMs and more, instantly.⁵ Even order cards for other household members under one shared account.
- **Safe and secure** EMV chip card features available for personalized cards, combined with Visa zero-liability policy and geo-fencing technology so cardholders have protections from fraud if the card is lost or stolen.⁶ Your account is also FDIC insured.
- **Companion cards**, so you can order up to three extra cards for your family or trusted individuals.⁷

What happens next?

To enroll in this program

1. Please see the List of All Fees for applicable fees. Adding funds from other sources requires additional cardholder identification verification.

2. Additional terms and third-party fees may apply.

3. The number of fee-free ATM transactions may be limited. Please see your cardholder agreement and List of All fees for more information.

4. Amounts transferred to your savings envelope will no longer appear in your available balance but you can move them back if you need.

5. Standard text message fees and data rates may apply.

6. 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.

7. You and any secondary cardholders may be required to pass additional validation process.

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