

NOTICE OF CHANGES TO THE CARDHOLDER AGREEMENT

ALINE Card by ADP® is becoming Wisely™ Pay on the Effective Date below. Don't worry, you can continue using your ALINE Card. Your physical ALINE Card will be replaced with a Wisely Pay card when your ALINE Card expires. The following is a list of the changes that will apply to your account effective February 24, 2020 ("Effective Date").

(Capitalized terms not specifically defined herein will have the meaning ascribed to them in the updated Cardholder Agreement for Wisely Pay Prepaid Card ("Cardholder Agreement").) You can view, download and print a copy of the Cardholder Agreement on MyADP.com (if accessible to you) or call 877-237-4321 to request a copy.

General Changes:

- As of Effective Date, ALINE Card by ADP is Wisely™ Pay.
- The new terms and conditions reference both Visa and Mastercard, with such network applicable only to the network referenced on your card.
- After the Effective Date, you can now access your account information at myWisely.com, the user app called myWisely™, or you can continue to use MyADP.com (if accessible to you). With myWisely, you can access account information along with other functionality through the app or myWisely.com, after you create a new user profile.
- Personalized cards will no longer be sent automatically upon the card receiving a certain number of loads. Additionally, you can now obtain a Secondary Card without having to have a personalized Primary card (but additional requirements may apply). You can obtain a personalized card upon request.
- When your ALINE Card is replaced with the Wisely Pay card, the ATM networks are no longer listed on the back of the card. The relevant ATM networks can be located on your List of All Fees which you can find after you login to your account at myWisely.com, the user app called myWisely, or you can continue to use MyADP.com (if accessible to you).
- For information regarding limits on load and other transactions, see the FAQs section after you login to myWisely.com or [MyADP.com](https://www.myadp.com) (if accessible to you) (See Section II.F.)
- If a change to your account requires notice, you will receive notice of such change at least 21 days (or such other period required by applicable law) prior to such change.
- The phone number for Cardholder Services has changed to **866-313-6901** (the number on the back of your card may continue to work for some period of time but it is recommended that you begin utilizing this new number as soon as possible).
- Cardholders may be required to upgrade the card, which requires cardholders to pass additional identification verification, in order to conduct international transactions, including online transactions with international merchants (See Section II.B). Transactions conducted outside the United States, including the U.S. territories of American Samoa and Northern Mariana Islands as well as Canada, will now be considered international transactions and the terms and conditions, including fees, related to international transactions will apply. International transactions may be declined if your card has not been upgraded. To request a free upgrade, contact Cardholder Services.
- We have no liability for transactions not completed if you have not passed the identity verification process required to complete such transaction.
- The minimum age to obtain a card has been reduced from sixteen (16) to fourteen (14).
- **The address for Cardholder Services to make any written requests, report an error, dispute or theft or loss of a card or for questions related to your Prepaid Card has changed to:**

**Wisely Pay
c/o Wisely
PO Box 9008
San Dimas, CA 91773
Attention: Cardholder Services**

- For any disputes and legal claims arising under the Cardholder Agreement not resolved to the cardholder's satisfaction, the parties agree to resolve such disputes on an individual basis through binding arbitration or small claims court instead of in courts of general jurisdiction. For more information on your rights see Section XV of the Agreement.

- The appearance of your fee schedule now referred to as the List of All Fees has changed. You can view the List of All Fees by logging in to your account at myWisely.com or MyADP.com (if accessible to you). While description and appearance of fees may be different, except as set forth in this notice, there are no changes to the fees you will be charged:
 - The number of fee-free in-network ATM withdrawal(s) is now limited to the 50 U.S. states as well as Washington D.C., Puerto Rico, U.S. Virgin Islands, and Guam, and the frequency is changing from per pay period to per week.
 - Custom cards will no longer be available and as such, that fee will no longer apply.
 - The replacement card fees have been modified to separately reflect the cost of the replacement card and any additional fee based on method of shipment requested (standard mail or expedited delivery). The total charge applicable to such replacement card has not changed.
 - **The International currency conversion fee is now reflected as an International transaction fee for International purchase and International ATM transactions and such fee is based on the same rate as the previous currency conversion fee.**

Spending and Loading Funds:

- Secondary Cardholders will no longer have access to the Primary Cardholder account funds. Secondary Cardholders will have access only to funds transferred by the Primary Cardholder to each Secondary Cardholder's Prepaid Card and may make purchases and withdrawals on the funds allocated. (See Section IX.B.)
- The Primary Cardholder has the ability to transfer available funds from a Secondary Cardholder's Prepaid Card to the Primary Cardholder Prepaid Card. Primary Cardholder will not be able to utilize those funds that remain allocated to a Secondary Cardholder's card. (See Section I.E.).
- Secondary Cardholders will no longer be able to load funds to their card. The Secondary Cardholder's card may only receive funds that are transferred by the Primary Cardholder to the Secondary Cardholder. (See Section I.F.)
- If you provide the Secondary Cardholder access to your Primary account number and routing and transit number and such information is used to complete any transaction, it will be deemed approved by and completed through the Primary Cardholder's Prepaid Card only (transactions are subject to sufficient available funds). (See Section II.J.)
- You will have the ability to make ACH transfers off your Prepaid Card pursuant to the terms and conditions in the Cardholder Agreement. (See Section II.K.)
- Primary Cardholder must activate any Secondary Cards. Secondary Cardholders will not have access to Cardholder Services, myWisely.com, MyADP.com or the services provided thereunder. The Primary Cardholder can call or access the services online on behalf of the Secondary Cardholder. If a Secondary Cardholder's Prepaid Card is closed by us or the Primary Cardholder, the funds on such Prepaid Card will be transferred to the Primary Cardholder's Prepaid Card without further notice. (See Section IX.)
- **With Wisely Pay, cardholders have new fraud protection. Transactions made outside of the cardholder's residential state and adjoining states may be declined unless the cardholder sets Travel Notices in myWisely.com or calls cardholder services and requests to temporarily allow transactions in the additional state(s). To use your upgraded card (a prerequisite) internationally, you must also set Travel Notices.**

Privacy Practice:

- Please also note that our privacy practices have changed. A copy of the updated privacy notice is enclosed herewith for your review and records.

By continuing to use your card after the date of this notice, you are deemed to have consented to the update terms and conditions of the Cardholder Agreement (with such updated terms being effective as of Effective Date).

The Wisely Pay card is issued by Fifth Third Bank, N.A., Member FDIC, pursuant to a license from Mastercard International or Visa U.S.A. Inc. ADP is a registered ISO of Fifth Third Bank, N.A. The Wisely Pay prepaid Visa card can be used everywhere Debit VISA is accepted. The Wisely Pay prepaid Mastercard can be used everywhere Debit Mastercard is accepted. Visa and the Visa logo are registered trademarks of Visa International Service Association. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. ADP and the ADP logo are registered trademarks of ADP, LLC. Wisely, myWisely and the Wisely logo are trademarks of ADP, LLC. Copyright © 2019 ADP, LLC. All rights reserved.