

**DEAR VALUED EMPLOYEE:**

Thank you for your interest in FrankCrum's Paycard Program. We offer a prepaid Visa paycard through Wisely Pay.

**WHAT IS THE NAME OF THE COMPANY ISSUING THE DEBIT CARD?**

Wisely Pay (formerly Global Cash Card) is a leading provider in paycard services. Visit [mywisely.com](http://mywisely.com) for more information regarding the benefits and features of the paycard. All card balances are FDIC insured.

**CONVENIENT CARD USE:** Enjoy the privilege of using a paycard accepted at retailers worldwide. Use the card everywhere Visa is accepted, or get cash at thousands of ATMs.

**MOBILE ACCESS:** Access your card account online and via the MyWisely mobile app. Cardholders can check card balances, transfer funds, pay bills, find ATMs, and much more.

**TRANSACTION ALERTS:** Stay up-to-date on account activity with push alerts, emails, and text messages.

**FRAUD PROTECTION:** A card design with the added security of an EMV chip, and the ability to lock and unlock the card.

**BILL PAY:** Pay merchants who accept Visa debit cards directly with your card without a fee. For all other bills, use Wisely Pay's bill pay system. Use Apple Pay, Samsung Pay, and Google Pay.

**COMPANION CARDS:** You can request complimentary paycards for up to three family members, and transfer money from your paycard to theirs. The companion cardholder will only have access to the money on their card.

**COMING SOON!**

**REWARDS PROGRAMS:** Wisely Pay's Rewards and Discounts programs provide generous discounts for health insurance, travel, restaurants, entertainment, and much more.



- Guaranteed approval
- No bank account needed
- No credit check
- Personal identification number (PIN) ensures security
- Instant access to funds from ATMs worldwide
- Over 55,000 surcharge-free ATMs in the U.S.

Find ATMs in locations where  
you already shop!



**IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT  
WISELY PAY CARD DIRECTLY AT 866-313-6901**



# HOW IT WORKS

1.

Your wages will be deposited onto the **Wisely Pay Visa** each pay period for immediate use.
2.

MyWisely Mobile App provides great features on-the-go:

  - Receive transaction alerts on account activity
  - Reset your pin
  - Interactive ATM locator
  - Indicate when you're traveling and use your card throughout the U.S. plus other countries
3.

Access your money in many ways:

  - Make purchases with any merchant that accepts a Visa paycard
  - Withdraw funds at 55,000 surcharge-free ATM locations
  - Receive "cash back" after making debit purchase at many locations
  - Use Apply Pay, Samsung Pay, or Google Pay at checkout
4.

Benefits

  - Cashless transactions protect your money from theft
  - No more check cashing fees, purchasing money orders, or waiting on your paycheck
  - Better money management and more accurate budgeting when you track your transactions online

## How to get it:

- Contact your employer today
- For questions regarding your new paycard, contact Wisely at 866-313-6901.

# WHAT MAKES US DIFFERENT?

The difference between the Wisely Pay paycard and some other debit cards is the simple concept of providing anytime access to your money in a variety of ways so you can manage your money with minimal fees.

<b>Paycard Program</b>	
Enrollment fee/annual fee/monthly fee	No Fee
Rewards program enrollment	No Fee
Card replacement	No Fee
Inactivity fee/monthly (after 90 Days of No Transactions - Loads are transactions)	\$4.00
PIN Change	No Fee
Automated/Operator Assisted telephone	No Fee
Web Login	No Fee
<b>First Transaction per pay period</b>	
<b>ATM - United States</b>	
Withdrawal (surcharge fee/Allpoint)	No Fee
Withdrawal (out of network)	\$3.50
<b>ATM - Outside United States</b>	
Withdrawal	\$3.50*
Other Transactions	\$3.25
<b>Point-of-Sale - United States</b>	
Signature Purchase	No Fee
PIN Purchase	No Fee
<b>Point-of-Sale - Outside US</b>	
Signature Purchase	No Fee*
PIN Purchase	No Fee
<b>Balance Inquiry</b>	
Online/IVR/Live Customer Service	No Fee
<b>Money Transfer Worldwide (Card to Card)</b>	
\$1-\$2500 (Daily Limit is \$2,500)	No Fee
<b>Bill Pay</b>	
Cardholder Direct to Merchant	No Fee
Online	No Fee
Telephone/Convenience Check	No Fee

\*Current Conversion fee may apply

Client Name \_\_\_\_\_

Employee Name \_\_\_\_\_ SSN \_\_\_\_\_

Requested Action: ☐ New ☐ Change

Primary Account Bank Name \_\_\_\_\_

Routing Number\* \_\_\_\_\_ (9 digits) Account Number \_\_\_\_\_

Account Type: ☐ Checking ☐ Savings ☐ Payroll Debit Card

Deposit Rule: ☐ Available Balance ☐ Dollar Amount \$ \_\_\_\_\_ ☐ Percent Amount \_\_\_\_\_ %

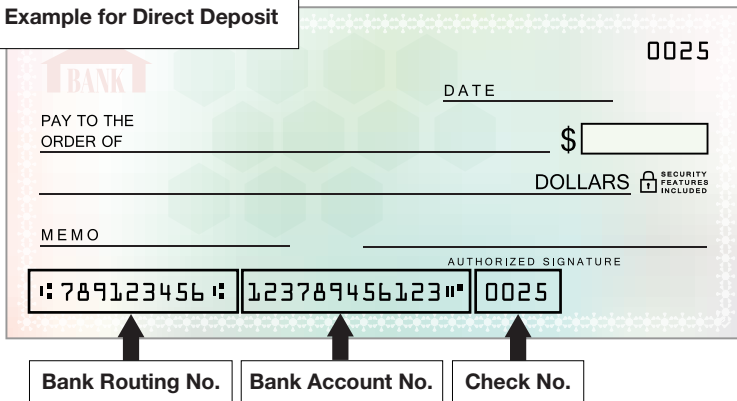
Secondary Account Bank Name \_\_\_\_\_

Routing Number\* \_\_\_\_\_ (9 digits) Account Number \_\_\_\_\_

Account Type: ☐ Checking ☐ Savings ☐ Payroll Debit Card

Deposit Rule: ☐ Available Balance ☐ Dollar Amount \$ \_\_\_\_\_ ☐ Percent Amount \_\_\_\_\_ %

### Example for Direct Deposit



0025

DATE \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

DOLLARS SECURITY FEATURES INCLUDED

MEMO \_\_\_\_\_

AUTHORIZED SIGNATURE \_\_\_\_\_

⑆ 789123456 ⑆ 123789456123 ⑆ 0025

Bank Routing No. Bank Account No. Check No.

### Example for Payroll Debit Card



\*FrankCrum Payroll Debit Card Routing Number: 073972181

An incorrect account and/or routing number will result in a \$7.00 reprocessing fee.

I authorize FrankCrum to initiate credit and/or debit entries to my account(s). To ensure the accuracy of the information provided to FrankCrum, I authorize FrankCrum to verbally verify the information provided herein with the applicable financial institution if necessary. The availability of funds is subject to my financial institution's policy and procedures. I will verify that my payroll funds have been deposited, cleared, and are available prior to processing automatic debits, writing checks, and debiting my account against the deposited payroll amount. FrankCrum is not responsible for overdrafts or fees on my account(s). The accounts listed above must be in my name. A paper check will be issued for the remaining balance when the deposit rule totals less than 100%. Direct deposit may be cancelled if I provide FrankCrum with written notification, upon notification from the client, or by FrankCrum. FrankCrum and the financial institution must be provided with a reasonable opportunity to act on cancellation of the direct deposit. Upon cancellation, any further wages due to me will be in the form of a paper check.

Employee Signature \_\_\_\_\_

Date \_\_\_\_\_