

Hello!

Welcome to Wisely Pay by ADP. Your new card is here!

> Activate your card at ActivateWisely.com

(i) Visit wiselypay.adp.com to learn more.

The Wisely Pay by ADP card is issued by M.B. Financial Bank, N.A.

GET STARTED IN 3 EASY STEPS



1. ACTIVATE YOUR CARD

Visit ActivateWisely.com and set your PIN or call the number on the back of your card.



2. SET UP TEXT & EMAIL ALERTS

Get notified as soon as your pay hits your card. Visit myadp.com. (Message and data fees from your carrier may apply.)



3. DOWNLOAD THE ADP® APP

View balance, transactions and manage your account on the go. Ask your employer for the registration code.





ACTIVATE NOW!

Visit ActivateWisely.com

Important: If you don't activate the card or authenticate and complete the Wisely Check by ADP (if applicable) within 90 business days from the first time funds are loaded for your receipt, your Wisely enrollment may be closed permanently and available funds will be mailed to you via check.

Enjoy these additional benefits with your Wisely card.



Your pay is on the card by 9 a.m. every payday.

(Nearly 100% of cardholders received their pay on or before 9 a.m. on payday.)



No fees for:

- · monthly service fee · minimum balance because no minimum balance is required
- · overdrafts because you can only spend what's on your card



Pay with a single touch in stores and in apps using Apple Pay, Samsung Payeand Google® Pay.

(After successful provisioning of compatible devices.)



Shop and pay bills in stores, by phone or online, everywhere prepaid cards are accepted.

(You must pass an additional validation process to make international purchases and transactions.)



Order up to 3 extra cards for your family or trusted individuals.

(Each cardholder maintains a separate balance.)



Your card is yours to keep, no matter where you work! Add money from other jobs, your tax refund, and more.

(You must pass an additional validation process to add money from other sources.)

See your Carcholder Agreement for important terms and conditions. The Wisely Pay by ADP paycard is issued by MB Finandal Bank, N.A., Member FDIC, pursuant to licenses from Visa U.S.A. Inc. and MasterCard International, Inc. ADP is a registered SO of MB Finandal Bank. ADP and the ADP logo are registered trademarks of ADP, LLC. Wisely by ADP is a trademark of ADP, LLC. Apple Pay is a registered trademark of Apple Inc. App Store is a service mark of Apple Inc., registered trademarks of ADP, LLC. Alt policy Pay logo are trademarks of Google LLC. Alt policy Pay logo are trademarks of ADP. LLC. Alt policy Pay logo are trademarks of ADP. LLC. Alt policy Pay logo are trademarks of ADP. LLC. Alt policy Pay logo are trademarks of ADP. LLC. Alt policy Pay logo are trademarks of ADP. LLC. Alt poli

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FACTS

WHAT DOES MB PAYMENT SOLUTIONS, A DIVISION OF MB FINANCIAL BANK, N.A., ADP, LLC AND GLOBAL CASH CARD, INC. DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- · Social Security number and employment information
- · Account transactions and account balances
- · Transaction history and purchase history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons MB Payment Solutions (MB), ADP, LLC (ADP) and Global Cash Card, Inc. (GCC) choose to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Do MB, ADP and GCC share? | Can you limit this sharing? |
|--|------------------------------|-----------------------------|
| For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes — to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | No | We don't share |
| For our affiliates' everyday business purposes — information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes — information about your creditworthiness | No | We don't share |
| For our affiliates to market to you | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

Questions?

 Call toll free 1.888.i bank mb (1.888.422.6562) or go to www.mbfinancial.com/contact-us/index.aspx

| Who we are | | | | |
|---|--|--|--|--|
| Who is providing this notice? | This privacy notice is provided by MB Payment Solutions, a division of MB Finant Bank, N.A., ADP, LLC, the independent sales organization, and Global Cash Carlnc., the program manager and processor, and describes the sharing practices applied to the Wisely by ADP financial product. | | | |
| What we do | | | | |
| How does MB, ADP, and GCC protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. | | | |
| How does MB, ADP and GCC collect my personal information? | We collect your personal information, for example, when you: Open an account or provide your account information. Give us your contact information or provide employment information. Make deposits or withdrawals from your account We also collect your personal information from other companies. | | | |
| Why can't I limit all sharing? | Federal law gives you the right to limit only: • sharing for affiliates' everyday business purposes—information about your creditworthiness. • affiliates from using your information to market to you. • sharing for nonaffiliates to market to you. | | | |
| | State laws and individual companies may give you additional rights to limit shari See below for more on your rights under state law. | | | |

| Definitions | | | |
|-----------------|---|--|--|
| Affiliates | Companies related by common ownership or control. They can be financial or nonfinancial companies. • MB, ADP, and GCC do not share with affiliates. | | |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. • MB, ADP, and GCC do not share with nonaffiliates so they can market to you | | |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • MB, ADP, and GCC do not jointly market. | | |

Other important information

California Residents: You do not need to contact us to limit our sharing with joint marketing partners. We will not disclose nonpublic personal information about you to our joint marketing partners.

Vermont Residents: You do not need to contact us to limit our sharing with joint marketing partners. We will not disclose nonpublic personal information about you to our joint marketing partners. We will not share a credit report about you with our affiliates, except with your express consent or as permitted by law.

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WISELY PAY 3972 Barranca Parkway Suite J100 Irvine, CA 92606

WARNING: DO NOT PROVIDE ANYONE THE ROUTING AND ACCOUNT NUMBER PRINTED ON THE CHECK BELOW. DEPOSITS AND CREDITS WILL BE REJECTED OR RETURNED. TO RECEIVE YOUR PERSONAL ROUTING AND ACCOUNT NUMBER FOR YOUR WISELY PAY BY ADP™ CARD ACCOUNT, PLEASE LOG INTO WISELYPAY.ADP.COM OR CALL 1.866.313.6901.



Wisely Check by ADP * as Your Payroll Check for Full Net Pay. The Wisely Check can be used as a standalone self-issued payroll check made payable to yourself to receive your full net pay if you wish to receive your pay through a paper check. YOU ARE NOT REQUIRED TO USE OR ACTIVATE A WISELY PAY BY ADP™ CARD TO USE THE WISELY CHECK TO RECEIVE YOUR FULL NET PAY.

- 1. On pay day, the check must be made payable to yourself for your full net pay. Call 1.868.313.8901 to authenticate the Wisely Check below.
- Once the Wisely Check is authenticated, the representative will provide you with your 8-digit authentication number which must be recorded on the check. Funds for that check will immediately be deducted from your Wisely balance to allow payment when presented (you CANNOT change the check amount or the check will be returned).
- The Wisely Check can be deposited in your account or cashed for free at any branch of the bank printed on the check. For the bank to cash the
 check, you MUST first call to authenticate the check. Check with your employer for authentication timing requirements to be able to cash your
 check on payday.
- 4. No fees will be charged for replacing a lost or stolen check, stop payments or mistakes in completing a Wisely Check after authentication, but you must authenticate a new Wisely Check to ensure you receive your full net pay. To cancel or place a stop payment on a Wisely Check after it has been authenticated and to authenticate a new Wisely Check as self-issued payroll check; please call customer service at 1.888.313.8901.
- 5. If the Wisely Check is being used by your employer as the only check option for receiving wages, your employer has additional Wisely Checks for your convenience. You can request additional checks by calling 1,868,313,6901. If for any reason you prefer not to complete the Wisely Check, see your employer and your employer will complete and authenticate on your behalf all Wisely Checks for all future pay periods.

Once your Wisely card is activated, you can ONLY utilize the Wisely Check below if your Wisely card has been reported lost or stolen and you need access to your funds prior to receiving your replacement card. The Wisely Check must be made payable to yourself and for the full available balance at the time of authentication. The Wisely Check cannot be utilized in any other manner than as stated above.

- To report your Wisely card as lost/stolen please call customer service at 1.888.313.6901. The representative will then close your Wisely card and will issue you a new replacement card to be mailed to your address on file. Please be sure to verify your mailing address with the representative.
- If you would like to access your funds prior to receiving your replacement card, please ask the representative to authenticate the Wisely Check below which must be made payable to your self for the full available balance.
- 3. Once the Wisely Check is authenticated, the representative will provide you with the exact available balance and your 8-digit authentication number which you must record on the check. Funds for that check will immediately be deducted from your Wisely card balance to allow payment when presented (you CANNOT change the check amount or the check will be returned). If you do not have any available balance on your Wisely card, your request to authenticate the check will be declined.
- No fees will be charged for replacing a lost or stolen check or placing a stop payment on a Wisely Check after it has been authenticated. To cancel or
 place a stop payment on a Wisely Check after it has been authenticated, please call customer service at 1.886.313.6901.
- You can request additional checks by calling 1,868,313.8901.

The Wisely Pay by ADP card is issued by MB Financial Bank, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. and MasterCard International. Inc. ADP is a registered ISO of MB Financial Bank. ADP and the ADP logo are registered trademarks of ADP, LLC. Wisely Pay by ADP and Wisely Check by ADP are trademarks of ADP, LLC. All other marks are the property of their respective owners. Copyright © 2018 ADP, LLC.

| Complete and Ke | ep For Your Records | Check Number | 0000002079 |
|---|--|---|-----------------------------------|
| Date:Pay to the Order of: | Amount: USD\$ | Mandatory Authentication Number Please call (866) 313-6901 | |
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| YOU | Void after 180 days from date set forth above Not valid for an amount in excess of \$2,500 | This check is void if there is no authentication number listed in the box. Payee: Verify the validity of this check, by calling (866) 332-0588. | |
| PMorgan Chase Bank, N.A. 336 Broadway acramento, CA 95818 | Mandatory Authentication Number Please call (866) 313-6901 | æp. V | JC Efull DP AUTHORIZED SIGNATURE |