

get the most out of your skylight card



The Skylight Card makes using your pay safer and easier than ever. With the card, your money is always safe in your account until you're ready to use it. And when you're ready, you'll have a great deal of buying power and freedom. There are many great ways to use your card; here are just a few:

Have the power of Visa®

- » Buy groceries, gas, clothes, gifts, movies, and books.
- » Pay for electronics, repairs, dining, travel, and more.
- » Use it for phone, mail order, and Internet purchases.

Know your balance

Before you make a purchase or withdraw funds from an ATM, you should find out how much you have available on the card. If you don't have enough funds available, your transaction may be denied (unless you have signed up for Optional Balance Protection). Here's how to get your balance free of charge:

- » Call Skylight's toll-free balance inquiry number 24 hours a day by calling the number on the back of your card.
 - » » Enter your card number and PIN to get your balance.
- » Text "BAL" to 22622 on your phone.*
 - » » Check your phone for a text message with your available balance.
- » Log on to www.skylightnecard.com.
 - » » Manage your account using Online Banking.

Know how your card works

- » **Gas stations** – When using pay at the pump, if you select **Debit** and enter your PIN, an authorization hold of up to \$75 may be placed on your card. Instead, select **Credit**. Another option is take your card inside and either tell the attendant how much gas you'd like to put on your card, sign the receipt, and pump your gas **OR** leave your card with the attendant, pump your gas, then go inside to sign the receipt and get your card.
- » **Restaurants** – When paying a restaurant bill, keep in mind that you must have enough funds in your account for the bill and a 20% tip for the transaction to be approved.
- » **Rental cars** – Some rental car agencies may require a credit card to make the reservation. Your Skylight Card is always welcome for final payment.
- » **Returning a purchase** – Each merchant location has its own return policy and will handle the return in the same manner as any other Visa transaction. You may receive a credit to your card, a cash refund, or a store credit. It may take up to seven days for the credit to appear on your card.
- » **Hotels** – After check-out, the "hold" on your card may not be released for 24 to 48 hours.

Make a purchase using your PIN

- » Know your balance. If your purchase is more than your available balance, the transaction will be declined unless you've signed up for overdraft courtesy.
- » Swipe your card through the PIN pad.
- » Select **Debit**.
- » Enter your 4-digit PIN number.
- » Get cash back (free of charge) by selecting **Yes** when the machine prompts you, then select the amount. If you do not want cash back, select **No**.
- » Be sure to take your receipt.

Make a purchase at stores or restaurants (free of charge)

- » Know your balance. If your purchase is more than your available balance, the transaction will be declined unless you've signed up for Optional Balance Protection.
- » Hand your card to the cashier or server or swipe your card in the card reader and select **Credit**.
- » Wait for the cashier to give you a receipt for your signature.
- » Take your card and keep a copy of the receipt.

Get cash from an ATM

- » Insert your Skylight Card and enter your PIN when prompted.
- » Select a transaction: **Withdrawal** or **Balance Inquiry**.
- » Select **Checking**.
- » Enter the amount of cash you want to withdraw, then select **OK** or **Enter**.
- » Take the cash that the machine will dispense if the amount you've asked for is in your account.
- » Remember to take your card and receipt.

Withdraw cash at a Visa Member Bank (free of charge)

- » Know your balance. If the withdrawal is more than your available balance, the transaction will be declined unless you've signed up for overdraft courtesy.
- » Have your card and a government-issued ID (drivers license, passport, military ID, etc.) ready.
- » Enter the bank branch.
- » Present your Skylight Card and ID to the teller and request the specific amount you wish to withdraw.
- » Wait for the teller to swipe your card and give you a receipt for your signature.
- » Be sure to take your card and receipt.

Use Skylight Checks (free of charge)

- » Know your balance. Skylight Checks can only be made payable to you and only for the total available balance in your Skylight Account.
- » Call the Cardholder Approval Number (1-800-717-7767) in the **green** box on the front of the Skylight Check.
- » Press "1" for English or "2" for Spanish.
- » Press "1" to purchase a Skylight Check
- » Enter your 16-digit card number and 4-digit PIN number.
- » Enter the Check Number in the upper right hand corner of the Skylight Check.
- » Enter the Check Amount (you will be notified of the available balance).
- » Wait for the system to process the request and provide an approval number.
- » Write this approval number in the green boxes reserved for the Cardholder Approval Number. The funds will be withdrawn immediately from your card balance during this step.
- » Give the Skylight Check to the check casher, having them follow the instructions in the red box and use the approval number you recorded in the green box to confirm that the check is valid.
- » Call the number on the back of your Skylight Card if you need to cancel a Skylight Check.
- » Get cash using your Skylight Check free of charge at U.S. Bank or SunTrust Bank locations (see back of card for your card issuer) or all participating Ace Cash Express locations.
- » Use the Skylight Checks that were issued with your card first. Then call the toll-free Customer Care number to order more free of charge.

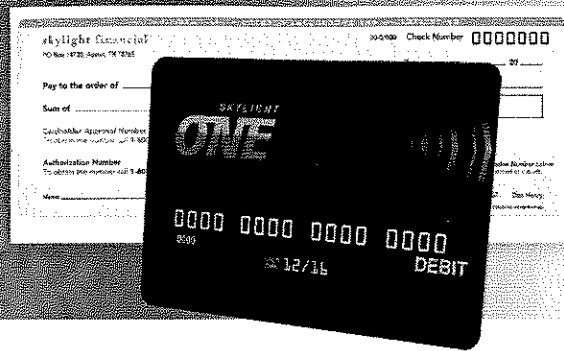
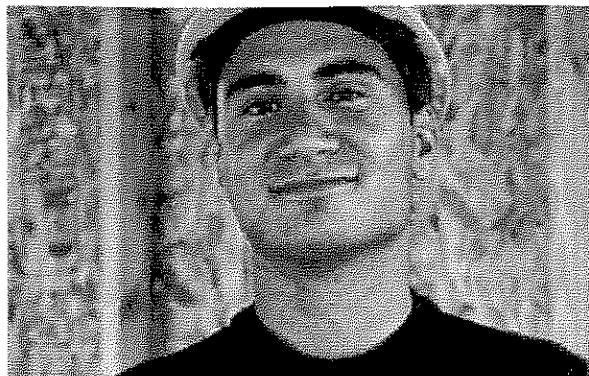
Pay your bills (free of charge from Skylight's Online Banking)

- » Go to www.skylightoncard.com.
- » Click on the **Pay Bills** tab.
- » Follow the instructions on the screen to pay bills online or over the phone.

* User must register for online banking and activate subscription to receive Account Alerts. Standard text messaging/other charges by carrier may apply.

The Skylight Visa Debit Card is issued by Elan Financial Services or SunTrust Bank pursuant to a license from Visa U.S.A., Inc. (See card back for issuer.)
Skylight accounts through U.S. Bank, N.A. or SunTrust Bank – Members FDIC.

skylight financial



Frequently Asked Questions

The Skylight® PayOptions™ Program



What is the Skylight PayOptions Program?

The Skylight PayOptions Program provides you with a safe and convenient alternative to cash and traditional paper paychecks. Your money is direct deposited into an account at an FDIC-insured bank and can be accessed either through your Skylight ONE Visa® Prepaid Card or Skylight ONE Prepaid MasterCard®, or by using a Skylight Check to withdraw all of the cash from your Skylight Account.

Where can I use my Skylight ONE Card?

Your Skylight ONE Card can be used at millions of ATMs to withdraw cash, and anywhere Visa debit cards or Debit MasterCard (based on the logo on the front of your card) is accepted for purchases, such as supermarkets and other retail locations.

What are Skylight Checks and how can I use them?

If you prefer, you can use Skylight Checks to write your own paycheck! Each payday, whether you're at work, at home, or on vacation, you can use a Skylight Check to withdraw all of the cash from your Skylight Account. Skylight Checks can be cashed free of charge at any U.S. Bank branch and at participating ACE Cash Express locations.¹ You will receive 2 checks in your new account packet. Order additional checks for free by calling Customer Service at the number on the back of your card.

What does the Skylight PayOptions Program cost?

There is no cost to sign up and there are many ways to access your wages for free. Some fees may apply based on how you use your Skylight Account. You will receive a fee schedule with your new account packet.

Will I get a new card each payday?

No. Once you are enrolled in the program, you'll automatically receive a personalized Skylight ONE Card. Your pay will be added to the new card by 8 a.m. CT each payday. If you accidentally lose the card, just give Skylight a call to request a replacement. Your first replacement card per year is free.²

My Skylight ONE Card doesn't have my name on it. Can I still use it to make purchases?

Yes. The first card you receive is a temporary card but it can be used to make signature-based purchases in restaurants, stores, online, and by phone anywhere Visa debit cards or Debit MasterCard is accepted. Once you are enrolled in the program, a card with your name on it will automatically be sent to your mailing address.

Can I request more than one card?

You can add an additional cardholder to your account simply by calling the number on the back of your card.^{2,3}

What happens if I lose my card?

When you lose cash, your money is gone. If you lose your card, contact Skylight immediately so your lost card can be cancelled and your money stays safe. When you call, you can ask that a replacement card be sent to you. Your first replacement card per year is free.²

How can I check my balance and track my spending?

Skylight makes it convenient for you to manage your money. A toll-free automated telephone service provides 24/7 account information. Plus, when you register for online access at skylightpaycard.com, you can visit the online Account Center anytime to check your balance, review your transactions, and view or print your statements. You can also sign up for Anytime Alerts at no charge to schedule balance, deposit, or payment updates to be sent directly to your cell phone or email inbox.⁴ Or, text us and we'll text your balance back to you!

What if I want to talk to someone about my account?

Skylight's friendly, specially trained Customer Service representatives are available to assist you between 6 a.m. and midnight CT Monday through Friday and on weekends between 8 a.m. and 8 p.m. CT, with bilingual service available. You can reach someone by calling the number on the back of your card.

¹ Other check cashers set their own policies regarding check acceptance and may charge you a fee to cash Skylight Checks.

² Consult your Cardholder Agreement and fee schedule for additional details.

³ There is no application or credit approval process for the Skylight PayOptions Program. However, 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. What this means to you: when you open a secondary account, we will ask for the secondary paycardholder's name, address, date of birth, and other information that will allow us to identify him or her. We may also ask to see his or her driver's license or other identifying documents.

⁴ User must register for Account Center access and activate subscription to receive Anytime Alerts. Standard text messaging/other charges by carrier may apply.

Skylight® PayOptions™

Program Benefits

If you're tired of dealing with traditional paper checks and don't have a bank account set up to receive direct deposit of your pay, the Skylight PayOptions Program is a great alternative! With Skylight, everyone is eligible regardless of credit history.^{1,2} Once you activate your Skylight ONE Visa® Prepaid Card or Skylight ONE Prepaid MasterCard®, you'll love the Skylight PayOptions program because it's:

Fast and Convenient: No more waiting to get your paycheck. Your money is in your Skylight account and ready to be used by 8 a.m. CT on your payday.

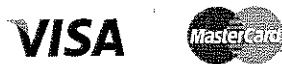
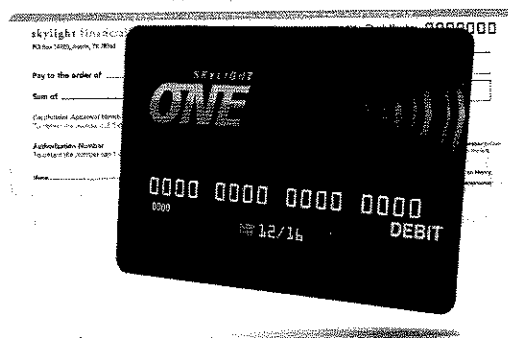
Flexible: Use your Skylight ONE Card to access your money at more than a million ATMs across the U.S. and around the world³ or over-the-counter at any Visa or MasterCard Member Bank (look for an ATM or bank branch with the Visa or MasterCard name or logo, as applicable). You can also use Skylight Checks to access 100% of your wages.⁴

Affordable: Avoid check-cashing and money order fees. Account pricing is based on the transactions you make. Signature-based Skylight ONE Card purchases at restaurants, stores, online, or by phone are always free.

Secure: If you lose your card, Skylight makes it easy to get a replacement card. Your first replacement card per year is free.⁵ Plus, the funds on your card are held on deposit at an FDIC-insured bank.

Universal: Request a second card and share your funds with a member of your household or a trusted friend.² A secondary cardholder can withdraw money at ATMs in local currency or use their card to sign for purchases.

Easy: Manage your money your way. Access your transaction history or account balance anytime using Skylight's online Account Center or the automated phone system. Get real-time balance updates by email or text message alerts when you sign up for Anytime Alerts.⁶ You can also speak with a Customer Service representative if you have questions about your account by calling the number on the back of your card.⁵



Enjoy these Program Features at NO COST:

Enrollment and initial paycard	NONE
Maintenance fee – primary account (for current employees)	NONE
Signature-based purchases at retailers	NONE
Over-the-counter cash withdrawals at Visa or MasterCard Member Banks	NONE
Cash back at retailers	NONE
Balance inquiry (via automated phone system or online Account Center)	NONE
Anytime Alerts - via text and/or email (standard carrier rates may apply) ⁶	NONE
Skylight Checks (when cashed at any U.S. Bank branch or participating ACE Cash Express location) ⁴	NONE

¹ With payroll direct deposit and successful identity verification.

² There is no application or credit approval process for the Skylight PayOptions Program. However, 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. What this means to you: when you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. The same identification verification requirements apply to each secondary cardholder, if any are designated by you.

³ Funds dispensed in local currency. Skylight charges a fee equivalent to a percentage of the dollar amount of each transaction that you make in countries other than the United States, whether or not the currency was in foreign currency. Consult your Fee Schedule and Cardholder Agreement for additional details.

⁴ Skylight Checks can be cashed free of charge at any U.S. Bank branch and at participating ACE Cash Express locations. Other check cashers set their own policies regarding check acceptance and may charge you a fee to cash Skylight Checks. See the Skylight Checks for step-by-step instructions.

⁵ Consult your Fee Schedule for additional details.

⁶ User must register for Account Center access and activate subscription to receive Anytime Alerts. Standard text message/other charges by carrier may apply.

Have a safe and happy payday – with Skylight® PayOptions™

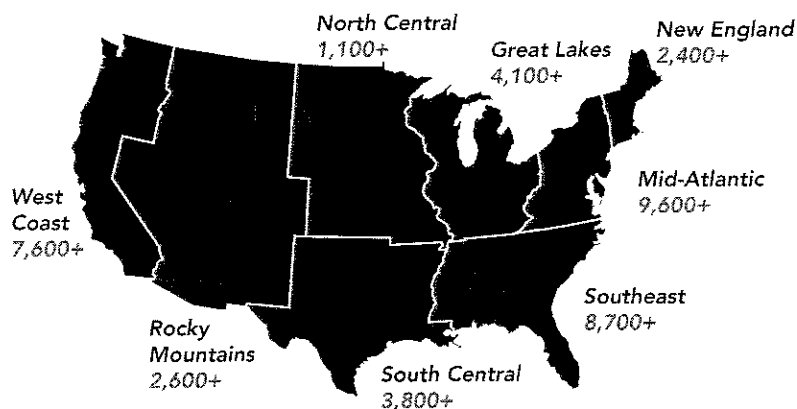
With the Skylight PayOptions Program, you can free yourself from the hassles of getting and cashing a traditional paper paycheck – because your pay is automatically in your Skylight account and ready to be used by 8 a.m. CT on payday. You can rest assured knowing your funds are FDIC-insured and safe until you're ready to use them. When it comes to accessing your pay, there's plenty of freedom there, too. With your Skylight ONE Visa® Prepaid Card or Skylight ONE Prepaid MasterCard®, you can make purchases anywhere Visa debit cards or Debit MasterCard is accepted, places like stores and restaurants. Plus, you can buy things online or over the phone. Try doing that with cash.

Want cash without surcharges?

Use a surcharge-free ATM

The Allpoint Network provides access to cash without a surcharge at over 50,000 ATMs worldwide – including over 38,000 ATMs in the U.S. alone. To find an Allpoint ATM:

- » Visit allpointnetwork.com or skylightpaycard.com
- » Download and use the Allpoint app on your iPhone, BlackBerry, or Android
- » Call the number on the back of your card to hear a list of locations



Allpoint ATMs by Region

Visit a Visa or MasterCard Member Bank

Visa or MasterCard Member Banks allow you to make over-the-counter withdrawals without a fee. Ask the teller for a cash advance.

Ask for cash back at stores

When making a PIN-based purchase at participating retail locations, including grocery stores, discount outlets, and convenience stores, simply ask the cashier for cash back or use the PIN pad to indicate that you'd like cash back.

Use a Skylight Check – better than a traditional paper paycheck

With a Skylight Check, you can write your own paycheck (whether you're at work, at home, or on vacation) and withdraw all of the cash from your Skylight account. Skylight Checks can be cashed free of charge at any U.S. Bank branch and at participating ACE Cash Express locations.¹ You will receive 2 checks in your new account packet. Order additional checks for free by calling Customer Service at the number on the back of your card.

Helpful tips:

- » Follow the instructions on your card to set your PIN at least 24 HOURS prior to your first deposit.
- » Treat your card like cash, and NEVER write your PIN on your card!

¹ Skylight Checks can be cashed free of charge at any U.S. Bank branch and at participating ACE Cash Express locations. Other check cashers set their own policies regarding check acceptance and may charge you a fee to cash Skylight Checks. See the Skylight Checks for step-by-step instructions.

Comparison of old vs. New Paycard

Fee Description	Smart One	NEW Skylight One
Monthly Maintenance	\$2.00	No Charge
Convenience Checks	N/A	Free
Signature Purchase	Free	Free
POS PIN Purchase	Free	Free
Cash back with a POS PIN purchase	Free	Free
ATM Withdraws - In Network Domestic	1 free / pay period	Free
ATM Withdraws - In Network Domestic	\$1.75 after 1 free	Free
ATM Withdraws - Out of Network	\$1.75	\$1.50
ATM Withdraws - International	\$1.75	\$1.50
ATM Balance Inquiry and Decline -	Free	\$1.25
Over the Counter Withdrawal	1 free / pay period	Free
Over the Counter Withdrawal	\$3.00 after 1 free	Free
ACH bill payment	N/A	Included
ACH Return Fee	N/A	No Charge
Negative Balance Fee	\$20.00	No Charge
On-line account information	Free	Free
Monthly Electronic Statements	N/A	Free
On demand Monthly Statements	\$2.00	\$5.00
Balance Inquiry IVR	Free	Free
Text Messaging service (opt-in)	N/A	Free
Balance inquiry via Text	N/A	Free
Customer Service using IVR	Free	Free
Live Operator Assistance	\$2.00 after 2 free	Free
Lost or Stolen Card Replacement	\$10.00	1st Free. \$7.00 each additional / year
Immediate Card Replacement	N/A	No Charge - optional
Lost or Stolen Card Replacement -	\$25.00	\$20.00
Account Closure Fee	\$25.00	\$5.00
Inactivity Fee	\$2.50 / 90 days	\$4.00 / 90 days
Research Fee	\$25.00	No Charge