

# INTRODUCING A GREAT NEW WAY TO

The SkylightOne Visa® Prepaid Payroll Card

**EVERYONE IS ELIGIBLE<sup>1</sup>** 

FREE PIN AND VISA PURCHASES

NO CREDIT CHECK

FREE SKYLIGHTCHECKS

WORLDWIDE ATM ACCESS<sup>2</sup>

FREE CUSTOMER CARE

**TEXT MESSAGE BALANCE UPDATES**<sup>3</sup>

FREE BILL PAYMENT

FREE VISA UPGRADE4

FREE ONLINE BANKING

## NROLL TOD



 $<sup>^2</sup>$  With free Visa upgrade.  $^3$  User must register for online banking and activate subscription to text message balance updates. Standard text message/other charges by carrier may apply

<sup>&</sup>lt;sup>4</sup> Free Visa upgrade after first direct deposit 19.2U212

## WHAT TO EXPECT ON PAYDAY

## The **SkylightOne** Visa® Prepaid Payroll Card

- Call 1-888-431-0785 to activate your card and set your PIN for access to your pay at 9am ET on payday.
- Your money is in your account and available by 9am ET on payday.
- Call the number on the back of your card to get your balance. Every call is free!
- Visit one of more than 30,000 surcharge-free ATMs to easily withdraw cash<sup>1</sup>.
- Get your balance on demand with text message alerts<sup>2</sup>.
- Use your card for PIN-based purchases at merchant locations free of charge. Many merchants even offer cash back for no extra charge. You can also make Visa signature transactions for free.
- Once your first direct deposit is received, Skylight will send you a free Visa upgrade. With your Visa upgrade, sign for purchases at restaurants and stores as well as online and by phone.

### **MORE TIPS**

**DO NOT** write your PIN on your card.

Whenever possible, use the **TOLL-FREE** automated telephone number on the back of your card to check your balance.

Follow the instructions on your card to set your PIN at least **24 HOURS** prior to your first deposit.

Sign-up for Skylight's free **ONLINE BANKING** to track your balance and manage your spending.





## **CARDHOLDER** BENEFITS

## The **SkylightOne** Visa® Prepaid Payroll Card

The SkylightOne Visa Prepaid Payroll Card offers you fast, flexible and affordable access to your money on payday. This means no more special trips to pick up your check on your day off and no more long check cashing lines.

With Skylight, everyone is eligible — regardless of credit history<sup>1</sup>.

### **PRESTIGIOUS**

Skylight will upgrade your card to a SkylightOne Visa Prepaid Payroll Card at no cost following your first direct deposit

## **AFFORDABLE**

Avoid check cashing and money order fees. Account pricing is based on the transactions you make, with many transactions available for free<sup>2</sup>.

### **FLEXIBLE**

Your money is available at ATMs across the U.S. and around the world. Use your card for PIN purchases at many merchant locations and use your Visa card to sign for your transactions<sup>2</sup>.

## CONVENIENT

No more special trips to work on your day off to pick up your check and no more waiting in long lines to get your check cashed. Your money is in your account by 9am ET on payday morning. Receive text message alerts of your current balance and recent deposits<sup>4</sup>.

## **SECURE**

Your money is safe in your account and available when you need it. If you lose your card, Skylight will send you a replacement<sup>2</sup>!

## UNIVERSAL

Request a second card or add another cardholder to your prepaid account to send money around the world or around the block<sup>3</sup>. Skylight offers unlimited free transfers between cards. The secondary cardholder is able to withdraw the money you transfer at ATMs in local currency or may use a SkylightOne card to sign for purchases.

## **SUPPORT**

Manage your account your way. Access your transaction history anytime using Skylight online banking or the automated IVR system. Get real-time balance updates via text message alerts<sup>4</sup>. You may also speak with a live Customer Care agent if you have questions about your account. Each of these support options is always free for you!



- With payroll direct deposit and applicant verification.
- Consult your fee schedule for additional details.
- Cardholder must successfully complete identity verification. Funds dispensed in local currency. Skylight charges a fee of 1% of the dollar amount of each transaction made in countries other than the United States. Consult your terms and conditions for additional details.
- User must register for online banking and activate subscription to text message alerts. Standard text message/other charges by carrier may apply.

## HOW TO USE A SKYLIGHTCHECK

## The **SkylightOne** Visa® Prepaid Payroll Card

#### WHAT IS A SKYLIGHTCHECK?

A SkylightCheck is a payment method that uses a pre-authorization process to draw funds from your SkylightOne Visa Prepaid Payroll Card. The SkylightCheck allows you to easily pay bills and obtain cash. Two checks were provided to you in your enrollment packet. You can request additional checks by contacting Skylight Customer Care at the number on the back of your card. Best of all, your pricing allows you to write unlimited SkylightChecks free of charge\*.

#### HERE'S HOW TO USE YOUR SKYLIGHTCHECKS...

1. With a pen handy, call the toll-free number located in the GREEN section of the SkylightCheck. You will be prompted to enter the information below:

#### **YOUR 16-DIGIT CARD NUMBER**

**YOUR 4-DIGIT PIN** (Personal Identification Number)

**THE CHECK NUMBER** located in the upper right-hand corner of your SkylightCheck **THE CHECK AMOUNT** - You will be notified of the available balance in your account when deciding on the check amount

- 2. The system will process your request and provide an approval number. You should write this number in the boxes provided in the GREEN section. (Please note: The funds you requested are immediately withdrawn from your account during this step. If you need to cancel a SkylightCheck, you should contact Customer Care at the number on the back of your card.)
- 3. You are now able to take the check to be cashed or give it to one of your creditors as payment for rent, utility bills, or any other money owed.
- 4. The recipient of the SkylightCheck will call the number in the RED section. Using the approval number you recorded in step 2, the recipient will confirm that the check is valid.
- 5. You can now cash your SkylightCheck free of charge at any U.S. Bank branch location, or use it to pay for your rent, bills, groceries, and more\*.





## FREQUENTLY ASKED QUESTIONS

## The SkylightOne Visa® Prepaid Payroll Card

#### WHAT IS THE SKYLIGHTONE CARD?

SkylightOne provides you with a safe and convenient alternative to cash and checks that is available to everyone, regardless of credit history<sup>1</sup>. Your money is deposited into a special prepaid account and can be accessed across the country and around the world at your convenience. Deposits are made through direct deposit from your employer or benefits agency.

#### WILL I GET A SKYLIGHTONE VISA PREPAID **PAYROLL CARD?**

Yes. We think it's important for our customers to enjoy maximum convenience when using their card. After your first direct deposit, you will receive a free upgrade to a SkylightOne Visa Prepaid Payroll Card. Regardless of your credit history, you can get a SkylightOne Visa Prepaid Payroll Card<sup>1</sup>.

#### WHERE CAN LUSE MY SKYLIGHTONE CARD?

Your SkylightOne card can be used at millions of ATMs to withdraw cash. Cardholders can also make purchases at supermarkets, gas stations, and other retail locations — wherever PIN-based purchase is available. Once you receive your FREE Visa upgrade, you can use your card at restaurants, retail locations, online or by phone — wherever Visa debit cards are accepted.

#### CAN I REQUEST MORE THAN ONE CARD?

Having an additional card for a family member is a great way to save money on transfers! For a low monthly fee, you can request a second card and transfer money to someone locally, nationally, or internationally free of charge<sup>2</sup>. You can also elect to add a second cardholder to your prepaid account<sup>2</sup> called a Joint Account — simply by calling Customer Care and requesting the form.

#### WHAT HAPPENS IF I LOSE MY CARD? DO I LOSE **MY MONEY?**

No. That's one of the great things about the SkylightOne card. If you lose your card, just call us immediately and ask for a replacement<sup>3</sup>. We will restrict the lost card to ensure that your money is safe.

#### HOW CAN I CHECK MY BALANCE AND TRACK **MY SPENDING?**

Skylight makes it convenient for you to manage your prepaid account. Our toll-free automated telephone support system is available for automated information 24/7. Call the number on the back of your card. In addition, you can sign up for text message balance updates through online banking and visit your account online anytime to check your balance, review your transactions, and view or print your statements<sup>4</sup>.

#### WHAT DOES THE SKYLIGHTONE CARD COST?

The fees for the SkylightOne card are based on how you use it, and there are many ways to access your funds without charge. You will receive a fee schedule with your new account packet.

#### WHAT IF I WANT TO TALK TO SOMEONE ABOUT MY ACCOUNT?

Our friendly, specially-trained Customer Care agents are available to assist you between 7am and 11:30pm ET everyday in nearly any language spoken. You can reach someone by calling the number on the back of your card.



- With payroll direct deposit and applicant verification.

- With successful identity verification.

  Consult your fee schedule for additional details. User must register for online banking and activate subscription to receive text message updates

