

# Learn About Your Skylight ONE Card

Use of card and all features is subject to activation and ID verification.\*

## What is a Skylight ONE Card?

When you get paid, you either have to cash the check or find somewhere to deposit it. With the Skylight ONE Card, you can have your paycheck direct deposited straight to your Skylight Account. It's a convenient way to get paid, each pay period.

## Where can I use the card?

You can use it to make purchases wherever Visa® debit or Debit Mastercard® is accepted. That includes in stores, over the phone or online.

## Can I get cash from my card?

Sure thing. You can also go to a Visa or Mastercard member bank and withdraw cash from over the counter. Additionally, you can withdraw cash from surcharge-free ATMs at least one time per month, or more depending on your program.<sup>1</sup> Go to [skylightpaycard.com](https://skylightpaycard.com) to find the nearest surcharge-free ATM.



Before making purchases with your Skylight ONE Card, be sure you know how it works.

## My card came with "Skylight Checks". What is that?

You can use a Skylight Check to withdraw all of the money that is in your Skylight Account. Just follow the instructions that came with the check, and then take it to a participating location. Skylight Checks can be cashed at no cost at any U.S. Bank® branch, at participating Walmart locations, 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.

## Does it cost anything to use my card?

There is no cost to sign up, and there are many ways to access your wages at no cost. Some fees may be charged depending on how you use the card. A full list of fees are included in the materials provided with your card.

## My card doesn't have my name on it. Can I still use it to make purchases?

In the pack provided by your employer, the first card you get is a temporary card. Once you've activated your card and verified your identity\*, you can use it to make purchases wherever Visa debit or Debit Mastercard is accepted. It's just the card you can use to get started. Once you're enrolled, a permanent card with your name on it will be sent to your home mailing address.



## What happens if I lose my card?

If you lose your card, contact us immediately so your lost card can be cancelled. That will help minimize the chances that someone else can use the lost card. We'll send a new one to your home mailing address. For lost, stolen or damaged cards, you will receive one replacement card at no cost every 12 months.<sup>2</sup>

## Where can I see my transaction history and balance?

There are several ways:

- + **Register for Online Account Access** – That way you can log in from a computer or mobile device when it's convenient for you.
- + **Sign up for Anytime Alerts™** – You can receive notifications whenever there is a transaction by text or email.<sup>3</sup> You can also text a short code to us, and we'll respond with your balance.
- + **Download the Mobile App** – The Skylight Mobile App doesn't cost anything to download, and it's available in the App Store for iMessage or on Google Play.<sup>3</sup>



## I have other questions. How can I contact you?

On the back of your card is a number for customer service. Call the Customer Service number on the back of your card and one of our team members can answer any other questions you have.<sup>4</sup>

## Customer Service hours are:

**Monday - Friday: 6am - midnight CT**

**Saturday - Sunday: 8am - 8pm CT**

**Bilingual service is available.**

**\* IMPORTANT INFORMATION FOR OPENING A CARD ACCOUNT:** To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires us to obtain, verify, and record information that identifies each person who opens a Card Account. **WHAT THIS MEANS FOR YOU:** When you open a Card Account, we will ask for your **name, address, date of birth, and your government ID number**. We may also ask to see your driver's license or other identifying information. Card activation and identity verification required before you can use the Card Account. If your identity is partially verified, full use of the Card Account will be restricted, but you may be able to use the Card for in-store purchase transactions. Restrictions include: no ATM withdrawals, international transactions, account-to-account transfers and additional loads. Use of Card Account also subject to fraud prevention restrictions at any time, with or without notice.

<sup>1</sup> Surcharge free ATM options will vary by card program. Please see your Cardholder Agreement for surcharge free options. An ATM Cash Withdrawal Fee applies at ATMs outside the surcharge free network specified in your Cardholder Agreement. A separate ATM owner fee may also apply.

<sup>2</sup> There may be a cost for additional replacement cards. Consult your Cardholder Agreement and fee schedule for details.

<sup>3</sup> No charge for this service, but your wireless carrier may charge for messages or data.

<sup>4</sup> A fee may apply for this call. Consult your Fee Schedule for details.

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