



# Frequently Asked Questions

## The SkyLight® PayOptions™ Program

VISA



### 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.<sup>1</sup> 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.<sup>2</sup>

### 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.<sup>2,3</sup>

### 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.<sup>2</sup> Call 800-279-5066

### 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](http://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.<sup>4</sup> 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.

<sup>1</sup> Other check cashers set their own policies regarding check acceptance and may charge you a fee to cash SkyLight Checks.

<sup>2</sup> Consult your Cardholder Agreement and fee schedule for additional details.

<sup>3</sup> 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.

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