

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™

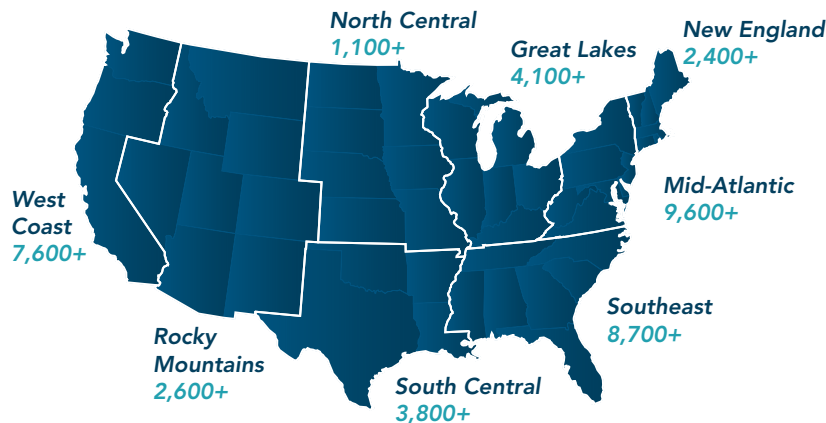
With the Skylight PayOptions Program, you can free yourself from the hassles of getting and cashing a traditional paper paycheck – because your pay is automatically in your Skylight account and ready to be used by 8 a.m. CT on payday. You can rest assured knowing your funds are FDIC-insured and safe 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.