

Enjoy the Benefits of the Skylight[®] PayOptions[™] Program



Enjoy the Benefits of the Skylight PayOptions Program

Instead of waiting in line to cash your paycheck, have your pay directly deposited to a Skylight Account. No matter where you are on payday, you'll have access to your funds — even if you don't have a traditional bank account.

Card usage is subject to card activation and identity verification*

Enjoy Many Convenient Features at No Cost¹

- No enrollment fee
- Secondary card for family member or trusted friend at no extra cost, subject to identity verification.*
- No-fee domestic ATM withdrawals within the Allpoint and MoneyPass networks.²
- No-fee over-the-counter cash withdrawals at Mastercard® member bank locations.¹
- Skylight Checks with no-fee check cashing.³
- Cash back from PIN debit transactions at participating locations.
- Access to account info via automated phone system, web, mobile app, email, and text messages.⁴

With a Skylight ONE® Prepaid Mastercard®, you can make purchases everywhere Debit Mastercard is accepted. You eliminate the hassle and costs of cashing a traditional paper paycheck, and don't have to worry about lost or stolen paychecks.

***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 Account for in-store purchase transactions and ATM withdrawals. Restrictions include: no 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.

¹While these features are available for free, certain other transaction fees and costs, terms, and conditions are associated with the use of this Card. See the Fee Schedule for more details.

²No ATM-owner surcharge on ATM withdrawals conducted at Allpoint and MoneyPass network ATMs. Visit your Online Account Center, www.allpointnetwork.com to find a list of Allpoint ATMs or www.moneypass.com to find a list of MoneyPass ATMs. All other ATMs may apply a surcharge assessed by the institution that owns the terminal or network. ATM Withdrawal Fee may apply; please see your Cardholder Agreement for additional details.

³Skylight Checks can be cashed at no cost at all U.S. Bank branch locations, 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.

⁴No cost for this service, but your wireless carrier may charge for messages or data.

You do not have to accept this payroll card.
Ask your employer about other ways to receive your wages.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network \$1.75 out-of-network	\$3.95*

ATM balance inquiry	\$1.00
---------------------	--------

Customer service (automated or live agent)	\$0
--	-----

Inactivity (after 90 days w/ no trans.)	\$5.00 per mo.
---	----------------

We charge 4 other types of fees. Here are some of them:

Transaction declines	\$5.00*
----------------------	---------

* This fee can be lower depending on how and where this card is used. See www.skylightpaycard.com for free ways to access your funds and balance information.

No overdraft/credit feature.

Register your card for FDIC insurance eligibility and other protections.

For general information about prepaid accounts, visit cfpb.gov/prepaid. Find details and conditions for all fees and services inside this package.

520789418



Experience Many Cardholder Benefits



- **Portability.** The Skylight Account is yours to take with you even if you switch employers.
- **Security.** When you lose cash, your money is gone. If you lose your card, Skylight makes it easy to get a replacement Paycard. Your first replacement card per year is available at no cost.⁵ Plus, the funds in your Skylight Account are covered with Mastercard's Zero Liability Protection.⁶
- **Flexibility.** Use your Skylight ONE Prepaid Mastercard for purchases at retailers, and to pay bills online or over the phone. You can also use Skylight Checks to access 100 percent of your wages or perform an over-the-counter cash withdrawal.³
- **Convenient Account Access.** Review your monthly statement, check balances, see recent transactions, and more online through the Online Account Center or on your mobile device with the Skylight Mobile App.⁴
- **Budgeting Tools.** You can take control of your finances by using Skylight's no-cost budgeting tools to track and manage your money, your way. You can even sign up to receive alerts when spending approaches budget goals.⁴
- **Payback RewardsSM.** Earn cash back for purchases made at stores and restaurants.⁷
- **Skylight Account Reloads.** Add cash to your Skylight Account at over 130,000 retailers⁸, transfer funds from another account, or have funds deposited into your Skylight Account via ACH. Plus, you can use your mobile device to deposit checks into your Card Skylight Account.⁹

⁵There may be a cost for additional replacement cards. Consult your Cardholder Agreement and fee schedule for details.

⁶To minimize losses, you must notify Netspend promptly of any loss of the card or compromise of the Card Account. Zero Liability protection does not apply to commercial cards or unregistered prepaid cards. Certain terms, conditions and exclusions apply. Please see www.mastercard.us/zero-liability.html and your Cardholder Agreement for details.

⁷Payback Rewards is an optional program. You may opt-out at any time by visiting the Payback Rewards page in your Online Account Center. Reward offers are based on individual shopping habits. Cash back rewards are credited to your Card Account and are not available in the form of a check or other direct payment method. See the program FAQs and Terms and Conditions in your Online Account Center for additional details about how and when you get rewarded. Program sponsor: Netspend Corporation. Axos Bank and Visa and Mastercard are not affiliated in any way with this program and do not endorse or sponsor this program.

⁸Fee may be assessed by reload location and may vary from location to location.

⁹Mobile Check Load is a service provided by First Century Bank, N.A. and Ingo Money, Inc., subject to the First Century Bank and Ingo Money Terms and Conditions, and Privacy Policy. Approval review usually takes 3 to 5 minutes but can take up to one hour. All checks are subject to approval for funding in Ingo Money's sole discretion. Fees apply for approved Money in Minutes transactions funded to your card. Unapproved checks will not be funded to your card. Ingo Money reserves the right to recover losses resulting from illegal or fraudulent use of the Ingo Money Service. Your wireless carrier may charge a fee for message and data usage. Additional transaction fees, costs, terms and conditions may be associated with the funding and use of your card. See your Cardholder Agreement for details.

The Skylight ONE Prepaid Mastercard is issued by Axos Bank® pursuant to a license by Mastercard International Incorporated. Axos Bank, Member FDIC. Netspend, a TSYS® Company, is a registered agent of Axos Bank. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787. Use of the Card Account is subject to activation, ID verification and funds availability. Transaction fees, terms, and conditions apply to the use and reloading of the Card Account. See the Cardholder Agreement for details.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Card may be used everywhere Debit Mastercard is accepted.

© 2019 Total System Services, Inc.® All rights reserved worldwide. TSYS®, Skylight, and Netspend are federally registered U.S. service marks of Total System Services, Inc. All other trademarks and service marks belong to their owners.

Already Have a Bank Account?

Use the Paycard to allocate a portion of your paycheck for specific spending. This feature is great for building your vacation fund, saving for holiday spending, or even allocating a monthly allowance for your college student.

Enroll in the Skylight PayOptions Program Today!

Contact your employer to get started.



Fee Schedule†

The use of certain features identified below associated with your Card requires full verification of your identity through our Customer Identification Program (“CIP”). If you are not fully CIP verified, you will not have access to these features until you become fully CIP verified as described in the “Opening a Skylight Account; Identity Verification” section of your Cardholder Agreement.

Details of All Fees

Monthly Usage		
Monthly Fee	\$0	NO FEE
Per Purchase		
Signature Purchase Transaction Fee	\$0	During checkout, select “CREDIT” on the keypad to make a Signature Purchase.
PIN Purchase Transaction Fee	\$0	During checkout, select “DEBIT” and enter your PIN to make a PIN Purchase.
Spend Money		
MoneyGram® Bill Payment Service	Fee Varies	Per bill payment. Fee is determined and assessed by MoneyGram. This is a third-party fee and is subject to change. You must be fully CIP verified to have access to this feature.
Automated Clearing House (ACH) Payments	\$0	Provide the biller with the Issuer’s routing number and your assigned Skylight Account Number. You must be fully CIP verified to have access to this feature.
Check your Balance		
Customer Service (Automated or Live Agent)	\$0	No fee for calling Customer Service (Automated or Live Agent) for general inquiries, including for balance inquiries. 1-877-814-7679
ATM Balance Inquiry Fee - Domestic	\$1.00	Per balance inquiry. You may also be charged a fee by the ATM operator.
Balance Inquiry via Online Account Center	\$0	Log in to the Online Account Center at www.skylightpaycard.com .
Balance Inquiry via Anytime Alerts™	\$0	Standard text message or data rates may apply.

†Fees are voided where prohibited. Some fees may be different for certain Paycard holders due to differences in state wage and hour laws. Some services are not available in all states.

Withdraw Cash

Over-the-Counter ("OTC") Withdrawal Fee at a Financial Institution	\$0	You will not be charged a fee to withdraw cash at a Mastercard® member bank. A fee may be assessed by a financial institution that is not a Mastercard member bank. Any additional fees assessed are third-party fees and subject to change.
Skylight Checks	\$0	Skylight checks can be cashed for no fee at all U.S. Bank® locations, 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. These are third-party fees and subject to change.
OTC Withdrawal Fee at a Netspend Reload Network Location	Up to the Greater of 2.75% of the withdrawal amount or \$4.00	Per withdrawal. Fee may be either a flat fee or a percentage of the withdrawal amount. Fee is determined and assessed by operator of Netspend Reload Network location, and varies depending on location and amount of cash withdrawn. This is a third-party fee and is subject to change.
ATM Withdrawal Fee – Domestic/ on Allpoint or MoneyPass ATM Networks	\$0	No fee for ATM withdrawals on Allpoint or MoneyPass Network ATMs. ATM Balance Inquiry Fee still applies. See www.skylightpaycard.com for Allpoint or MoneyPass ATM Network locators.
ATM Withdrawal Fee – Domestic/ out of Allpoint or MoneyPass ATM Networks	\$1.75	Per withdrawal. You may also be charged a fee by the ATM operator. You can avoid ATM fees by using the Allpoint or MoneyPass ATM Networks or if you select "DEBIT" and enter your PIN to get cash back when making purchases at many retailers, such as grocery stores.
MoneyGram Cash Out	\$0	NO FEE

Add Money to Your Skylight Account

Direct Deposit (ACH Deposit)	\$0	NO FEE
Cash Reload at a Netspend Reload Network Location	Up to \$3.95	Per load. Fee is determined and assessed by operator of Netspend Reload Network location, and varies depending on location. This is a third-party fee and is subject to change. See www.loadnetspend.com for cash reload locations. You must be fully CIP verified to have access to this feature.
Mobile Check Load Fee – Standard	\$0	This is a third-party fee and is subject to change. Standard text message or data rates may apply. You must be fully CIP verified to have access to this feature.
Mobile Check Load Fee – Expedited (Government and Payroll Checks with a Pre-printed Signature)	Greater of 2.0% of total check amount or \$5.00	Per check load. Percentage taken of total check amount. Fee deducted from check total prior to loading your Skylight Account. This is a third-party fee and is subject to change. Standard text message or data rates may apply. You must be fully CIP verified to have access to this feature.
Mobile Check Load Fee –Expedited (All Other Accepted Check Types)	Greater of 5.0% of total check amount or \$5.00	Per check load. Percentage taken of total check amount. Fee deducted from check total prior to loading your Skylight Account. This is a third-party fee and is subject to change. Standard text message or data rates may apply. You must be fully CIP verified to have access to this feature.

Move Money to and from your Skylight Account

Account-to-Account Transfer Fee via Website	\$0	www.skylightpaycard.com You must be fully CIP verified to have access to this feature.
Account-to-Account Transfer Fee - CS Agent	\$0	1-877-814-7679. You must be fully CIP verified to have access to this feature.

Using Your Card Outside the U.S.

Foreign Transaction Surcharge	3.5%	Per foreign transaction. Calculated based on the U.S. Dollar amount of the purchase transaction or cash withdrawal, and is charged in addition to any applicable Purchase Transaction Fee or OTC Withdrawal Fee. You must be fully CIP verified to have access to this feature.
ATM Withdrawal Fee - International	\$3.00	Per withdrawal, plus the Foreign Transaction Surcharge. You may also be charged a fee by the ATM operator. You must be fully CIP verified to have access to this feature.
ATM Balance Inquiry Fee - International	\$1.00	Per inquiry. You may also be charged a fee by the ATM operator. You must be fully CIP verified to have access to this feature.
ATM Transaction Decline Fee International	\$1.00	Per declined transaction. You may also be charged a fee by the ATM operator. This fee does not apply if you are a resident of Connecticut or Illinois. You must be fully CIP verified to have access to this feature.

Transaction Declines

ATM Transaction Decline Fee Domestic	\$1.00	Per declined transaction. You may also be charged a fee by the ATM operator. This fee does not apply if you are a resident of Connecticut or Illinois.
POS Decline Fee (Signature and PIN)	\$1.00	Per declined transaction. This fee does not apply if you are a resident of Connecticut or Illinois.
ACH/Preauthorized Payment Transaction Decline Fee	\$5.00	Per declined ACH transaction. This fee does not apply if you are a resident of Connecticut or Illinois.

Add or Replace a Card

Additional Card Fee	\$0	For each Additional Card requested that is not a Replacement Card.
Replacement Card Fee	\$7.00	There is no fee for your first replacement card in any twelve (12) month period. Fee applies for each additional lost, stolen, or damaged card replaced in any twelve (12) month period.
Custom Card Fee	\$4.95	Per Custom Card. You must be fully CIP verified to have access to this feature.
Card Delivery Fee - 7-10 Business Days	\$0	NO FEE
Card Delivery Fee - 3 Business Days	\$20.00	Charged in addition to Additional Card Fee or Replacement Card Fee. Fee will be assessed when this service is requested for order of Additional or Replacement Card.
Card Delivery Fee - 1-2 Business Days	\$25.00	Charged in addition to Additional Card Fee or Replacement Card Fee. Fee will be assessed when this service is requested for order of Additional or Replacement Card.

Other

Additional Statement Mailing Fee	\$5.00	The fee for first written transaction history requested in any calendar month is \$0. If you request more than one written transaction history in a given month, each additional request is \$5.00. Statements are always available for no fee online at www.skylightpaycard.com . You can also opt-in to receive written monthly statements for no fee.
Stop Payment Fee	\$0	Per stop payment request on an ACH Debit/Preauthorized Payment Transaction. Also includes stop payments regarding a return of funds check or Skylight check.
Check Request Fee	\$0	Per check request. For processing and mailing of a return of funds check at Skylight Account closure. Refund checks are not issued for less than \$1.00. See "Withdraw Cash" above for alternative options to remove the funds from your Skylight Account.
Inactivity Fee	\$5.00	Per month. Fee applies if there are funds in the Skylight Account and the Skylight Account has had no activity, i.e., no purchases; no cash withdrawals; no deposits; and no Balance Inquiry Fee for ninety (90) days. This fee does not apply if you are a resident of Minnesota, and does not apply until after twelve (12) months of inactivity if you are a resident of Connecticut, Pennsylvania, or Illinois.

The Skylight ONE Prepaid Mastercard is issued by Axos Bank[®] pursuant to a license by Mastercard International Incorporated. Axos Bank, Member FDIC. Netspend, a TSYS[®] Company, is a registered agent of Axos Bank. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787. Use of the Card Account is subject to activation, ID verification and funds availability. Transaction fees, terms, and conditions apply to the use and reloading of the Card Account. See the Cardholder Agreement for details.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Card may be used everywhere Debit Mastercard is accepted.

Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to Axos Bank[®], an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Axos Bank fails, if specific deposit insurance requirements are met and your card is registered. See www.fdic.gov/deposit/deposits/prepaid.html for details.

No Overdraft/Credit Feature

Contact Skylight by calling 1-877-814-7679, by mail at P.O. Box 14720, Austin, TX 78761, or visit www.skylightpaycard.com to learn more about the terms and conditions of your prepaid account, obtain balance information, request a copy of your transaction history or to report unauthorized transactions.

For general information about prepaid accounts, visit www.cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit www.cfpb.gov/complaint.

IMPORTANT INFORMATION ABOUT THE SKYLIGHT® PAYOPTIONS™ PROGRAM (THE “PROGRAM”)

- **Skylight ONE® Card.** There are no charges for the application, initiation, transfer, loading of wages by your employer, privilege of participation, or distribution or delivery of your initial Skylight ONE® Card.
- **Third-Party Fees.** Third parties, like ATM operators and mobile carriers, may assess additional fees relating to your use of the Program.
- **How to Access Your Wages at No Cost.**
 - **Over-the-Counter Cash Withdrawals.** You can make cash withdrawals for any amount (including the full amount of your net wages) at no cost at any Mastercard member bank (just look for the Mastercard logo at the bank).
 - **Skylight Convenience Check.** You may make unlimited withdrawals from your Skylight Account (your “Account”) by using the Skylight convenience check for the full amount of funds in your Skylight Account without fees when cashed at any branch location of the bank who issues the check (printed on the top of the check), at participating ACE Cash Express, and participating Walmart locations. Other check cashers set their own policies regarding check acceptance and may charge you a fee to cash Skylight convenience checks.
- **How to Minimize ATM Fees.** Surcharge free ATM options vary by card program. Please refer to the fee schedule and cardholder agreement for specific details about ATM options that are available for your Card and, in order to minimize ATM fees, select the surcharge free ATM network(s) available to you. If the Card is used outside of the surcharge free network, then both Netspend and third-party fees may apply.
- **How to Access Your Account Information (including Account balance) at No Fee.** You can access information about your Account (including your Account balance) online at www.skylightpaycard.com or via the Automated Phone Service (IVRU) by calling the number on the back of your Card. In addition, you may access your account balance by opting into our Anytime Alerts™ or through the Mobile App. You can use these services 24 hours a day, 7 days a week without a fee from Netspend, but note that standard text messaging/data rates may apply to your use of Anytime Alerts.
- **How to Access Transaction History.** You may view a history of your Account transactions electronically at www.skylightpaycard.com at no cost, or through the Mobile App. You may also request a written history at least once per month at no cost (please refer to your fee schedule details about your card program) by calling Customer Service at the number on the back of your Skylight ONE Card or writing them at P.O. BOX 14720, Austin, TX 78761.
- **Overdraft.** Overdraft is not available on your Account and there are no overdraft fees.
- **Closing your Account.** You may close your Account at no cost by calling the number on the back of your Card. Prior to closing your Account, you can obtain your balance without cost by using the Skylight convenience check or by making an over-the-counter cash withdrawal at any Mastercard member bank, as described above.

New Features Not Available with Your Current Paycard Program:

- **Rewards Program¹** – Employees can earn cash back just for making purchases with select merchants. Offers are based on how employees use their card, and there is no fee to enroll.
- **Text Alerts** – Employees may receive real-time account updates via text or email the moment money enters or leaves their account. (Skylight does not charge for this service, but your wireless carrier may charge for messages or data. Employees must enroll in this feature.)
- **Skylight Checks** – Employees can write their own check and access 100 percent of their wages with no fees when checks are cashed at one of Skylight's participating check cashing partners.²
- **Bill Pay** – Employees have access to convenient online bill pay with no fees.³

Additional Benefits:

- **Instant Issuance** – Employers can receive Instant Issue Card Packs that allow you to immediately provide new employees with a card in time for their first payroll.
- **Real-Time Funding** – Employers will enjoy the flexibility of being able to provide termination pay immediately and effortlessly, so that employees leaving the company can be paid through their last work hour.
- **Employer Cost Savings** – Employers can avoid the costs and hassles involved with lost or stolen employee paychecks, bank reconciliation of uncashed checks, and fraudulent checks.
- **Employee Cost Savings** – Unbanked employees can use direct deposit, saving them money on check cashing fees and giving them easier access to their funds.

- **Employee Satisfaction** – Employees will enjoy convenient account access via phone, Web, and mobile, as well as a rewards program¹, budgeting tools, and online bill payment.
- **Unparalleled Access to Funds** – Employees can obtain their entire pay, at no cost, through multiple channels using their Skylight ONE Card or by cashing a Skylight Check (see Fee Schedule for details).²
- **Dedicated Support** – Implementation and Client Services support teams will assist employers with the ordering and distribution of marketing materials, Instant Issue Packs, and any additional information needed for employers and employees to get started with the Skylight PayOptions experience. Specially trained agents are also available to assist your employees via Skylight's customer service number, should they have any questions or issues with their card.

Contact your Payroll Specialist to find out how you can offer a paycard option that brings unparalleled benefits to both you and your employees!

¹ By activating and using a Skylight ONE Card, your participation in the rewards program is automatically activated. You may opt-out at any time by visiting your Rewards Summary Page at your Account Center. The reward offers we choose and send to you are based on your shopping habits. We will not share any personal information about you with the merchants who sponsor offers. When you activate an offer and make a purchase with the card, the merchant will not know you are a rewards program customer, but you will become their customer. For more details about how and when you get rewarded, see the program FAQs, terms and conditions in your Account Center. Cash back rewards are credited to your Card Account and are not available in the form of a check or other direct payment method. Program sponsor: Skylight Financial. Bofl Federal Bank is not affiliated with the program and neither endorses nor sponsors it.

² Skylight Checks can be cashed free of charge 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.

³ In addition to a no cost option, employees may visit the Online Account Center for a range of options including expedited services available for a fee through third-party service providers.

The Skylight ONE Prepaid MasterCard is issued by Bofl Federal Bank pursuant to a license by MasterCard International Incorporated. Funds loaded to Skylight ONE Card accounts are held at Bofl Federal Bank, Member FDIC. Skylight Financial, Inc., a TSYS® Company, is a registered agent of Bofl Federal Bank. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787. Use this card everywhere Debit MasterCard is accepted. MasterCard and the MasterCard Brand Mark are registered trademarks of MasterCard International Incorporated. All other trademarks and service marks are the property of their respective owners. ©2014 Total System Services, Inc.® All rights reserved.

PAYCHEX[®]
Payroll Services

www.paychex.com