

get the most out of your skylight card



Easy to use. Easy to love.

The Skylight PayOptions Program has simplicity built-in.
Using a Skylight ONE Card



Making Purchases

Use your Skylight ONE Card anywhere Visa or MasterCard debit cards (as applicable) are accepted. When you're shopping at a store or eating at a restaurant, simply present your Skylight ONE Card, then either sign or enter your PIN to pay for your purchase. When shopping online or ordering something over the phone, provide your Skylight ONE Card number when asked for your credit card number. Most, but not all, Skylight transactions are free. Consult your Cardholder Agreement and Fee Schedule for details.



Getting Cash

With Skylight PayOptions, you have several ways to access your cash:



Your Skylight ONE Card lets you get cash at more than 1 million ATMs worldwide (at ATMs displaying the Visa or MasterCard name and/or logo, as applicable). Use the online ATM Finder to locate a surcharge-free ATM near you. At the ATM, simply insert your Skylight ONE Card, type your PIN, and follow the on-screen instructions. Be sure to select "Checking" if asked to choose the type of account from the Checking or Savings options.



When shopping at places like grocery and discount stores, use your Skylight ONE Card as a debit card and either ask the cashier for cash back or select "yes" when the PIN pad asks if you'd like cash back.



You can make free, over-the-counter cash withdrawals at any Visa or MasterCard member bank (look for a bank branch with the Visa or MasterCard name or logo, as applicable.) Simply present your Skylight ONE Card to the teller to request a cash withdrawal.



Paying Bills

There are several options for paying bills with your Skylight ONE Card. You can use the biller directory powered by Billeo, set up automatic payments with your biller, or make a MoneyGram® ExpressPayment® (if the Skylight program your employer chose includes this feature).

What is the Skylight PayOptions Program?

The Skylight PayOptions Program provides you with a safe and convenient way to get paid. Your pay is direct deposited into a custodial account at an FDIC-insured bank and can be accessed through your Skylight ONE Card to withdraw all of the cash from your Skylight Account.

What is the Skylight ONE Card?

The Skylight ONE Card provides you with a safe and convenient alternative to cash and checks. Your money is direct deposited into an account at an FDIC-insured bank and can be accessed across the country and around the world at your convenience. Use your card wherever MasterCard or Visa debit cards (based on the logo on the front of your card) are accepted.

Is the Skylight ONE Card a credit card?

The MasterCard- or Visa-branded card you receive from Skylight is NOT a credit card. It is a debit card used to access funds in your Skylight account at millions of locations that accept MasterCard and Visa debit cards and at most ATMs worldwide.

Will I get a new card each payday?

No. If you were initially provided with a temporary card (a card without your name on it), you will receive a personalized Skylight ONE Card in the mail. Your pay will be added to your Skylight Account by 8am CT each payday. If you accidentally lose the card, just call Skylight Customer Service to request a replacement. Each year, your first replacement card can be delivered by regular mail at no additional charge to you. Overnight delivery is available for an additional fee. Please see your fee schedule for details.

What is direct deposit and why is it good for me?

With direct deposit, instead of receiving a paper check, your pay is automatically deposited into your account electronically. Direct deposit has so many benefits. With it, you can:

- Save money and avoid check-cashing fees
- Enjoy safety and convenience - your money is safe in an account
- Stay on budget - track your spending with monthly online statements and real-time access to your transaction history

You can have your pay from another job or government benefits direct deposited into your account, too. Here's how:

- Download and print a direct deposit form
- Complete the enrollment form provided by your other employer or government agency using information provided on the direct deposit form
- Sign the enrollment form, attach your direct deposit form, and turn them in to your employer or benefits agency.

Where and how can I use my Skylight ONE Card?

Your Skylight ONE Card is accepted at millions of merchants worldwide, wherever MasterCard and Visa debit cards are accepted. Use your card at over 1 million ATM machines across the globe. [Click here](#) to find the surcharge-free ATM nearest to you. You don't have to use the Skylight ONE Card to access your wages.

How do I activate a new card?

Before you can use a new card at an ATM or to make purchases, you must activate it. To activate a new card, call the phone number on the card's sticker or visit www.skylightpaycard.com and click on the 'Activate New Card' or 'Register for Online Access' link. During the activation process, you will be asked to choose a Personal Identification Number (PIN). You should memorize your PIN. Do not write it on your card or keep it written down in your wallet.

Once you have activated your card, remember to:

- Sign the back of the card
- Memorize your PIN
- Keep the card secure
- Do not give your card or PIN to anyone
- Report a lost or stolen card immediately

Can I add a cardholder to my account?

It's easy to get a card for a member of your household or a trusted friend. Simply contact Skylight Customer Service at the number on the back of your card and ask to have an additional cardholder added to your Skylight Account. Or log into the Account Center to complete an application. Each additional cardholder will have access to all of the funds in your account. Additional fees apply -please see your fee schedule for details.

How can I deposit additional funds into my account?

In addition to your paychecks being directly deposited into your Skylight Account, you can also have money from other sources deposited to your account, including wages from a second job, your tax refund, unemployment, and other government benefits.

How do I check my balance and transaction history?

We offer a variety of options to help you manage your account.

- Visit your account online: Access your account online anytime to see deposits, withdrawals, and purchases.
- Access your account information over the phone: Call the number on the back of your card for toll-free automated phone service 24/7.
- Call Skylight Customer Service: For specific questions and needs, specially trained agents are available to assist you from 6AM-Midnight CT, Monday through Friday and 8AM-8PM CT, Saturday and Sunday. Just dial the number on the back of your card.

What should I do if there are transactions I don't recognize?

Always compare the receipts you receive after each transaction you make to the items pending or posted to your account. When viewing your account, in some cases, the transaction you see is a hold a merchant has placed on your funds in an amount higher than the actual service. This does not mean they charged you incorrectly. The amount debited from your account should match the receipt you were given when the transaction was processed. If you need more information about a transaction, you should contact Skylight Customer Service using the number on the back of your card. For certain transactions, we may require that you contact the merchant to verify the purchase.

How do I dispute a transaction once I have determined that it was not authorized?

Telephone us at 1-888-606-9800 or write us at P. O. Box 14720, Austin, TX 78761 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an

Can I use my card to make a purchase that is larger than my available balance?

The Skylight ONE Card is not a credit card. It is a debit card used to access funds in your Skylight Account at millions of locations that accept MasterCard and Visa debit cards. Skylight will not authorize or pay transactions that will cause you to exceed your available balance unless you ask us in advance by signing up for Optional Balance Protection. (Not all issuing banks offer this service. Please see your Cardholder Agreement and Fee Schedule for more information.)

Is there a fee to sign up for Optional Overdraft Protection service?

No. If your Skylight PayOptions program offers Optional Balance Protection, there is no fee to sign up. You will be charged a fee for each transaction that you initiate that Skylight authorizes and pays into overdraft. Fees associated with the use of overdraft Optional Balance Protection will be provided when you sign up for this feature. Please see your Cardholder Agreement and Fee Schedule for more information.

What do I do if my card is lost or stolen? Do I lose my money?

No. If you lose your card, immediately contact Customer Service to ensure that your money stays safe. Your Skylight debit card is backed by either the MasterCard or Visa Zero Liability Policy. This means that you may not be held responsible for any unauthorized signature-based purchases made with your card, if you report the loss in a timely manner.

Immediately report a lost or stolen card by contacting Skylight Customer Service at **1-888-606-9800**. This allows us to minimize and even prevent unauthorized access. You'll be issued a replacement card and can choose how fast your new card will be delivered. Each year, your first replacement card can be delivered by regular mail at no additional charge to you. Overnight delivery is available for an additional fee. Please see your fee schedule for details.

How can I contact Skylight?

Call Skylight Customer Service at **1-888-606-9800** or write to us at:

Skylight Financial, Inc.

Customer Service

PO Box 14720

Austin, TX 78761

Email: customerservice@skylightpaycard.com

Customer Service

» Call us toll-free at **1-888-606-9800**

Mon - Fri - 6AM - Midnight, CT

Sat- Sun - 8AM - 8PM, CT

English and Spanish.

customerservice@skylightpaycard.com

Mailing Address:

» Skylight Financial

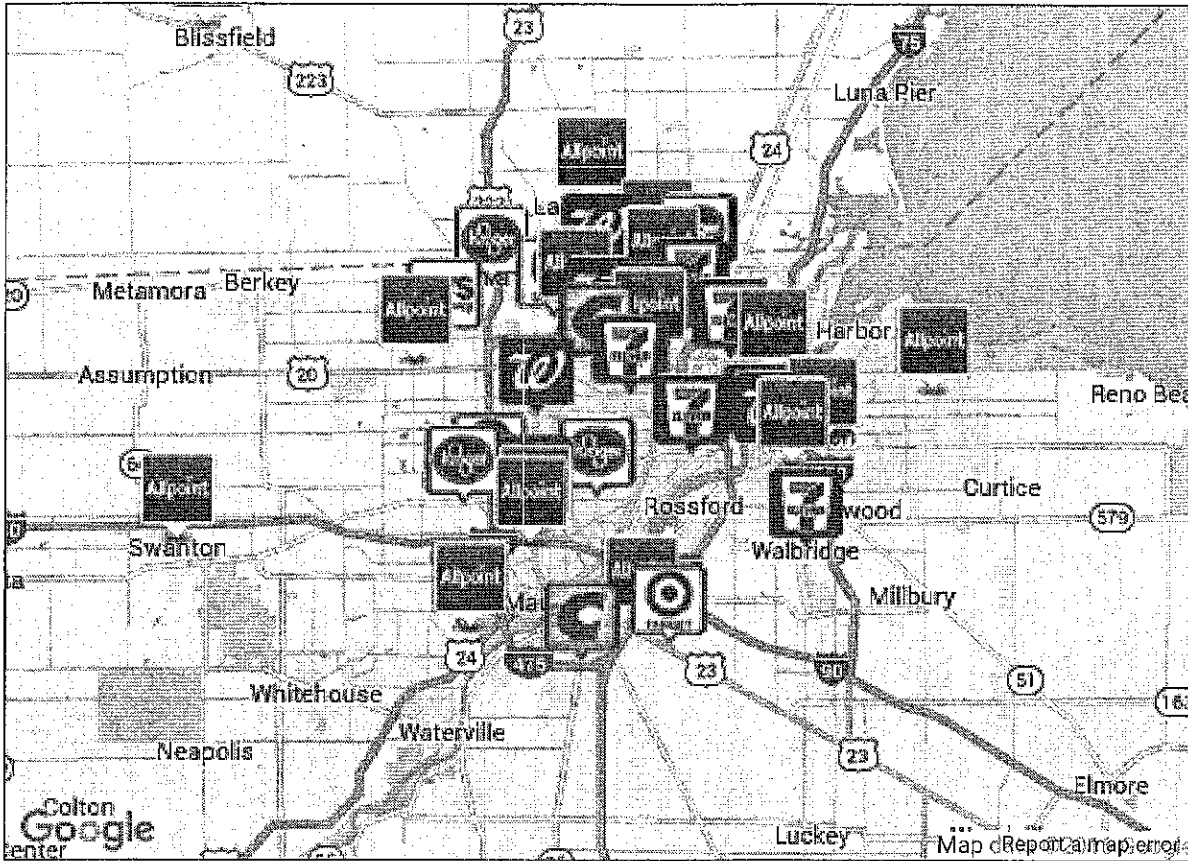
P.O. Box 14720


Austin, TX 78761


Fax: 1-888-628-9125


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 **Allpoint
7-Eleven**
1101 Western Ave
Toledo, OH 43609
1.06 miles

 **Allpoint
7-Eleven**
2601 W Bancroft St
Toledo, OH 43607
1.73 miles

 **Allpoint
Colony Carryout**
2022 Central Ave
Toledo, OH 43606
2.3 miles

 **Allpoint
CVS**
4121 Monroe St
Toledo, OH 43606
2.65 miles

 **Allpoint
7-Eleven**
3749 Upton Ave
Toledo, OH 43613
2.97 miles

 **Allpoint
7-Eleven**
537 Woodville Rd

Toledo, OH 43605
3.01 miles



**Allpoint
7-Eleven**
3151 Lagrange St
Toledo, OH 43608
3.13 miles



**Allpoint
Costco**
3405 W Central Ave
Toledo, OH 43606
3.15 miles



**Allpoint
Kroger**
1415 Byrne Rd
Toledo, OH 43614
3.22 miles



**Allpoint
Walgreens**
925 Woodville Rd
Toledo, OH 43605
3.42 miles



**Allpoint
7-Eleven**
1321 Navarre Ave
Toledo, OH 43605
3.64 miles



**Allpoint
Walgreens**
4580 Monroe St
Toledo, OH 43613
3.72 miles



**Allpoint
7-Eleven**
4505 Lewis Ave
Toledo, OH 43612
3.82 miles



**Allpoint
Buckeye Carry Out**
740 Buckeye St
Toledo, OH 43611
3.86 miles



**Allpoint
Miracle Lanes Of Toledo**
5030 Jackman Rd
Toledo, OH 43613
4.27 miles



**Allpoint
Walgreens**
1330 N Reynolds Rd
Toledo, OH 43615
4.34 miles

**Allpoint
Stop & Go**



2062 Woodville Rd
Toledo, OH 43616
4.41 miles



**Allpoint
Nick & Jimmys**
4956 Monroe St
Toledo, OH 43623
4.68 miles



**Allpoint
Walgreens**
2562 Navarre Ave
Oregon, OH 43616
4.89 miles



**Allpoint
Walgreens**
1910 S Reynolds Rd
Toledo, OH 43614
5.19 miles



**Allpoint
Kroger**
833 W Alexis Rd
Toledo, OH 43612
5.2 miles



**Allpoint
Kmart**
2830 Navarre Rd
Oregon, OH 43616
5.21 miles



**Allpoint
Kmart**
1801 W Alexis Rd
Toledo, OH 43613
5.22 miles



**Allpoint
Target**
817 W Alexis Rd
Toledo, OH 43612
5.28 miles



**Allpoint
Target**
5225 Monroe St
Toledo, OH 43623
5.29 miles



**Allpoint
Walgreens**
5815 Secor Rd
Toledo, OH 43623
5.66 miles



**Allpoint
Super Jeds**
2531 S Reynolds Rd
Toledo, OH 43607
5.66 miles

Allpoint



Holiday Inn Maumee
1705 Tollgate Dr
Maumee, OH 43537
5.99 miles



**Allpoint
7-Eleven**
200 N Main St
Walbridge, OH 43465
6.02 miles



**Allpoint
Target**
1465 E Mall Dr
Toledo, OH 43528
6.26 miles



**Allpoint
The French Quarter**
10630 Fremont Pike
Perrysburg, OH 43551
6.74 miles



**Allpoint
Target**
9666 Olde Us 20
Rossford, OH 43460
7.12 miles



**Allpoint
Kroger**
7059 Orchard Centre Dr
Holland, OH 43528
7.16 miles



**Allpoint
Kroger**
6235 Monroe St
Sylvania, OH 43560
7.51 miles



**Allpoint
Kroger Gas**
3462 Sterns Rd
Lambertville, MI 48144
7.64 miles



**Allpoint
CVS**
7510 W Sylvania Ave
Sylvania, OH 43560
7.95 miles



**Allpoint
Costco**
26400 N Dixie Hwy
Perrysburgh, OH 43551
8.2 miles



**Allpoint
West Central Carryout**
8256 W Central Ave
Toledo, OH 43617
8.54 miles



**Allpoint
Corduroy Carryout**
5781 Corduroy Rd
Oregon, OH 43616
8.88 miles



**Allpoint
The Shops At Fallen Timbers**
3100 Main St
Maumee, OH 43537
9.41 miles



**Allpoint
The Shops At Fallen Timbers**
3100 Main St
Maumee, OH 43537
9.41 miles



**Allpoint
Hubs Bar**
109 E Broadway St
Swanton, OH 43558
16.48 miles



**Allpoint
Kroger**
1094 N Main St
Bowling Green, OH 43402
17.94 miles



**Allpoint
7-Eleven**
14495 Laplainsance Rd
Monroe, MI 48161
18.89 miles



**Allpoint
CVS**
212 E Wooster St
Bowling Green, OH 43402
19.09 miles



**Allpoint
Westside Marathon**
1240 W Wooster St
Bowling Green, OH 43402
19.49 miles



**Allpoint
Blissfield Bp**
505 W Adrian St
Blissfield, MI 49228
19.95 miles