

## PAY CARDS – FREQUENTLY ASKED QUESTIONS

- What is the Skylight One Card?
  - The Skylight One Card is a **Visa debit card** that replaces your pay check and is funded by direct deposit.
- Is the Skylight card a credit card?
  - No. Pay owed to you is direct deposited into your Skylight debit card and can be used at millions of locations that accept Visa debit cards, and at most ATMs worldwide.
- Why are you eliminating payroll checks?
  - To comply with the DPS policy that requires direct deposit of your pay as a condition of your employment.
  - Savings – no more non-compliance fees and check cashing fees.
  - Convenience – immediate access to your funds by 7am MT each payday. No more waiting for your check.
  - Safety – no need to carry around large sums of cash.
  - Other – use your card to shop and pay bills.
- Where and how can I use my Skylight card?
  - Make purchases – Use it at millions of merchants worldwide that accept Visa debit cards, including online or over the phone. There is no fee when you choose to sign for your transactions.
  - Withdraw funds from an ATM – your card is accepted at nearly any ATM. There are many locations such as Safeway, King Soopers, Walgreens, 7-11, & Target that are surcharge free.
  - Pay bills – using your card routing & account number, set up one-time or recurring payments online or by phone.
  - Free over-the-counter cash withdrawals at any Visa Member Bank = 95,033 locations.
- How do I activate a new card?
  - Call the phone number on the card's sticker. You will be asked to choose a Personal Identification Number (PIN), which you should memorize. Sign your card and report any lost or stolen card immediately.
- How do I check my balance and transaction history?
  - Online: Access your account online anytime to see deposits, withdrawals, and purchases.
  - Telephone: call the number on the back of your card for toll-free automated phone service 24/7.
  - Call Skylight Customer Care between 5am – 9:30pm seven days a week.
- Can I use my card to make a purchase that is larger than my available balance?
  - Skylight will not authorize or pay transaction that will cause you to exceed your available balance unless you ask us in advance by signing up for Optional Balance Protection.
  - PLEASE DON'T OPT INTO THE OPTIONAL BALANCE PROTECTION PROGRAM, WHICH WILL INCURE A \$25 CHARGE FOR EACH TRANSACTION THAT PAYS INTO OVERDRAFT.

- Can I get additional cards?
  - It is easy to get a second card for your account. Simply contact Skylight Customer Care at the number on the back of your card and request the addition of a joint owner or a sub-account:
    - ❖ Joint Owner – Adding a joint owner gives a person you trust access to all of the funds in your primary account.
    - ❖ Sub-account – This is linked to your primary account and allows you to transfer funds to a secondary cardholder no matter where they are. The secondary cardholder will not have access to any of the funds in the primary account. There is a \$3 monthly fee for a sub-account.
- 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. If you need more information about a transaction, you should contact Skylight Customer Care using the number on the back of your card.
- What do I do if my card is lost or stolen?
  - Your Visa debit card is backed by the Visa Zero Liability Policy, which means that you will not be held responsible for any unauthorized signature-based purchases made with your card. Immediately report a lost or stolen card by contacting Skylight Customer Care at 1-800-686-3363. 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.
- How can I contact Skylight?
  - Call Skylight Customer Care at 1-800-686-3363, or write to us at Skylight Financial, Inc., PO Box 467428, Atlanta, GA 31146.