

A BETTER PAYCARD. A BETTER PAYDAY.



An exciting change is coming to payday. Soon, your old UMB paycard can be replaced with the new Skylight ONE Visa® Debit Card – brought to you in partnership with UMB. With the ONE Card, you can use it just like your old UMB card, except that you'll be paying fewer fees. So now when payday comes, take your Skylight ONE Card and use it the way you want. It's your money, so of course you should get to keep more of it!

See what makes the ONE Card so much better:

	Skylight's paycard program	Existing UMB paycard
Visa-branded card	FREE	FREE
Monthly fee	FREE	FREE
Signature-based purchase ¹	FREE	FREE
PIN-based purchase	FREE	\$0.25
Visa over-the-counter withdrawal	FREE	\$5.00
Domestic ATM withdrawal ²	One FREE per pay period	One FREE per pay period
Account Alerts ³	FREE	Not offered
Convenience checks	Unlimited	Unlimited
Card replacement ²	One FREE per year	\$10.00
Stop payment	FREE	\$15.00
Online banking and bill pay	FREE	Not offered
Monthly paper statements	FREE	\$2.50 per month
Live customer service	FREE	\$1.00 per call
Balance inquiry by automated phone system	FREE	FREE
Transaction inquiry/denials	\$1.00	\$1.00

**Get ready for your new Skylight ONE Card –
brought to you in partnership with UMB.**

» **Contact HR or Payroll for details.**

¹ 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 product fee schedule and terms and conditions for additional details.

² Consult your fee schedule for details.

³ User must register for Online Banking and activate subscription to receive Account Alerts. Standard text message/other charges by carrier may apply.