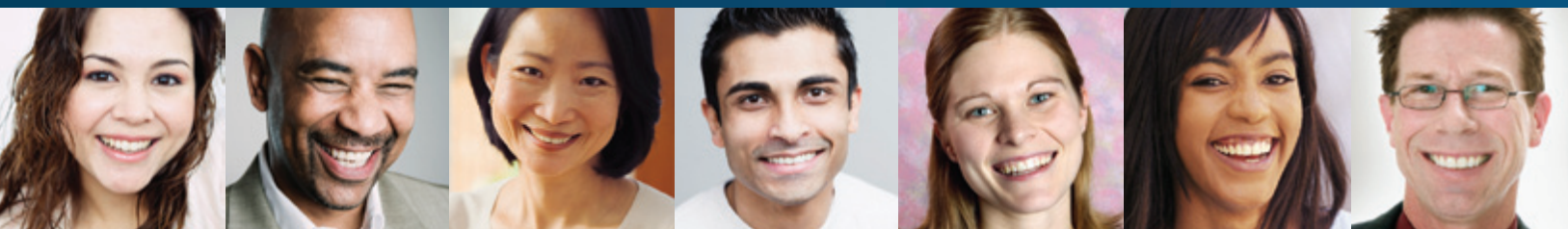


# WHAT TO EXPECT ON PAYDAY

The Skylight ONE Card – brought to you in partnership with UMB



Payday has always been a great day. And with the Skylight ONE Visa® Debit Card – brought to you in partnership with UMB, it's even better. Your pay will be in your account and ready to be used by 8am CT on payday. You can use your ONE Card right away to buy the things you need or you can withdraw some or all of your pay in cash. Or simply keep your funds in your account, where they're safe and FDIC-insured.

## Your Skylight ONE Card lets you:

- Make purchases wherever Visa debit cards are accepted, including restaurants, stores, online, or by phone.<sup>1</sup>
- Withdraw cash at one of more than 48,000 surcharge-free ATMs. Visit [skylightonecard.com](http://skylightonecard.com) and click "Find ATM." Plus, you'll receive free Skylight Checks that let you obtain cash. Skylight Checks can be cashed at any U.S. Bank branch location or Ace Cash Express.
- Request a second card and share your money with someone you trust, like a spouse or child. A secondary cardholder can withdraw the money in your account at ATMs or use their card to sign for purchases.
- Manage your account your way. Access your transaction history anytime using Skylight Online Banking or the automated phone system. Get real-time balance updates by email or text message alerts or by calling the number on the back of your card.<sup>2</sup> You can also speak with a customer care representative if you have questions about your account. Skylight never charges you a fee for these support options.

## More Tips

- **Follow the instructions on your card to activate it and choose your personal identification number (PIN) at least 24 HOURS prior to your first deposit.**
- Customer Care can be reached at 1-800-279-5066. Every call is free!
- Track your account balance, transfer funds, sign up for Account Alerts, and much more with Skylight Online Banking. Visit [skylightonecard.com](http://skylightonecard.com) and click "Register" to get started.
- **DO NOT** write your PIN on your card.
- Treat your card like cash!



<sup>1</sup> Consult your fee schedule for details.

<sup>2</sup> User must register for Online Banking and activate subscription to receive Account Alerts. Standard text message/other charges by carrier may apply.