

# Enjoy the Benefits of the Skylight PayOptions Program



**PAYCHEX**<sup>®</sup>  
Payroll Services

## Enjoy the Benefits of the Skylight® PayOptions™ Program

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

### Enjoy Many Convenient Features at No Additional Cost<sup>1</sup>

- No enrollment fee.
- No monthly maintenance fees.
- Secondary card for family member or trusted friend at no extra cost.<sup>2</sup>
- **No-Cost Card Highlights:**
  - ATM withdrawals within the Allpoint network.
  - Over-the-counter cash withdrawals at any MasterCard® member bank.
  - Skylight Checks with free check cashing.<sup>3</sup>
  - Cash back from PIN debit transactions at participating locations.
  - Bill pay at no additional cost from Skylight.
  - 24/7 access to account info via automated phone system, Web, mobile app, email, and text messages.<sup>4</sup>

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.

### Experience the Many Cardholder Benefits

- **Portability.** The account is yours to take with you even if you switch employers.
- **Secure.** When you lose cash, your money is gone. If you lose your card, Skylight makes it easy to get a replacement card. Your first replacement card per year is free.<sup>1</sup> Plus, the funds on your card are held on deposit at an FDIC-insured bank.
- **Monthly Statements.** You can review your monthly statement online or request to have a free monthly statement mailed to you.
- **Flexibility.** Use your Skylight ONE Card for purchases at retailers or to pay bills online or over the phone. You can also use Skylight Checks to access 100 percent of your wages.
- **Convenient Account Access.** Check balances, see recent transactions, transfer funds and more online or on your mobile device with the free Skylight app.<sup>4</sup>
- **Budgeting Tools.** Take control of your finances by using Skylight's free budgeting tools to track and manage your money, your way. You can even sign up to get alerts when spending approaches budget goals.<sup>4</sup>
- **Rewards Programs.** Enjoy a free cash back rewards program and get paid for making purchases.<sup>5</sup>

<sup>1</sup> While these features are available for free, certain other fees are associated with use of this Card. Consult your Fee Schedule for additional details.

<sup>2</sup> There is no credit approval process for the Skylight PayOptions Program. 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 all financial institutions and their third-party service providers 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 other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. In accordance with federal regulations, until it is activated and registered, a prepaid debit card is subject to initial load limitations, may not be used for international transactions or account-to-account transfers, or be reloaded. The same identification verification requirements apply to each secondary cardholder, if any are designated by you.

<sup>3</sup> 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.

<sup>4</sup> User must register for Account Center access and activate subscription to receive Anytime Alerts™. Skylight does not charge for this service, but your wireless carrier may charge for messages or data.

<sup>5</sup> 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. BofI Federal Bank is not affiliated with the program and neither endorses nor sponsors it.

The Skylight ONE Prepaid MasterCard is issued by BofI Federal Bank pursuant to a license by MasterCard International Incorporated. Funds loaded to Skylight ONE Card accounts are held at BofI Federal Bank, Member FDIC. Skylight Financial, Inc., a TSYS® Company, is a registered agent of BofI 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.

## Already Have a Bank Account?

Use the card to allocate a portion of your paycheck for specific spending. 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

CASH ACCESS TRANSACTIONS <sup>1</sup> (PER TRANSACTION)		
MasterCard Over-the-Counter (OTC) Cash Withdrawals (down to the penny)	Available at any MasterCard member bank	<b>NO FEE</b>
Skylight Checks	Using/cashing and re-ordering	<b>NO FEE<sup>2</sup></b>
Domestic Allpoint ATM Withdrawal	See <a href="http://www.skylightpaycard.com">www.skylightpaycard.com</a> for Allpoint Network ATM locator	<b>NO FEE</b>
Other Domestic ATM Withdrawal	Outside the Allpoint Network	<b>\$1.75</b>
International ATM Withdrawal		<b>\$3.00<sup>3</sup></b>
ATM Transaction Decline	Always check your balance first!	<b>\$1.00</b>
PURCHASE TRANSACTION FEES <sup>1</sup> (PER TRANSACTION)		
Signature Debit Purchase	At participating MasterCard merchants	<b>\$0.00</b>
PIN Debit Purchase	At participating MasterCard merchants	<b>\$0.00</b>
International (Foreign) Transaction – Conversion Fee/Surcharge	3.5% of the transaction amount	<b>3.5%<sup>3</sup></b>
Purchase Transaction Decline	Signature or PIN; always check your balance first!	<b>\$1.00</b>
BALANCE INQUIRIES (PER INQUIRY)		
Balance Inquiry via Automated Phone Service (IVRU)	1-877-814-7679	<b>NO FEE</b>
Balance Update via Anytime Alerts	Opt-In for free Anytime Alerts which are sent via email or text	<b>NO FEE<sup>4</sup></b>
Balance Inquiry via ATM		<b>\$1.00</b>
Balance Inquiry via Live Customer Agent		<b>\$0.50</b>

## Fee schedule continued on next page.

<sup>1</sup> The fees for ATM and POS transactions do not include any fees that may be separately charged by an owner or operator of an ATM or POS terminal and/or any network used in connection with the transaction, including any surcharge imposed by out-of-network ATMs. The amount of the surcharge will be disclosed at the ATM, and your consent to the charge must be obtained. ATM transactions within the Allpoint network are surcharge free.

<sup>2</sup> You can cash Skylight Checks free of charge 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.

<sup>3</sup> Skylight charges a fee of 3.5% of the converted U.S. dollar amount of any international transaction, including ATM withdrawals, signature-based purchases and internet, mail or telephone orders processed in countries outside the United States. Funds are dispensed in local currency. The amount of any foreign transaction will post to the Cardholder's account in U.S. Dollars.

<sup>4</sup> Skylight does not charge for this service, but your wireless carrier may charge for messages or data.

## Fee Schedule - Continued from previous page.

OTHER SERVICE FEES		
Maintenance Fee – Primary Card		NONE
Maintenance Fee – Secondary Card	Per month	\$0.00
Inactivity Fee	Per month. For former employees/ported cards only <sup>5</sup>	\$5.00
Live Customer Support	Other than balance inquiries (see above)	NO FEE
Monthly Paper Statement	Must opt-in for paper statements	NO FEE
Paper Statement Reprints	Per request	\$5.00
Monthly Electronic Statements	www.skylightpaycard.com	NO FEE
60-day Transaction History	Written/printed history available upon request; also available electronically at www.skylightpaycard.com	NO FEE
Card Replacement	Per card (one (1) free/year), delivered regular mail	\$7.00
Card Replacement	Each expedited delivery	\$20.00
Stop Payment Fee	For each stop payment on an ACH debit from your account that you previously authorized, or each stop payment of a Disbursement Check or Skylight Check	\$0.00
Overdraft Fee (see your Cardholder Agreement for information)	For any overdraft transaction we choose to pay; fee is per transaction, up to five (5) fees per month; you must opt-in for this service	\$25.00
ACH Return Fee	Each time a scheduled or recurring ACH debit transaction (e.g., merchant bill payment) is returned for insufficient funds	\$5.00
Cash Reload Fee	Fee to add cash or check proceeds at a NetSpend Reload Network location. Fee may be assessed by reload location for each reload and may vary from location to location.	VARIES

TRANSACTION LIMITS <sup>6</sup>	
ATM Withdrawal Limits	\$700.00 per transaction; not to exceed 6 transactions or \$940.00 in any 24-hour period
Purchase (PIN or Signature) Transaction Limit	\$5,000.00 per transaction
Over-the-Counter (OTC) Cash Withdrawal Limit	\$5,000.00 per transaction
Account-to-Account Transfer Limit	Not to exceed 4 transfers or \$1,500.00 in any 24-hour period; and Not to exceed 10 transfers or \$2,500.00 over any 7-day period; and Not to exceed 40 transfers or \$3,500.00 over any 30-day period
Maximum Account Balance	\$15,000.00 at any point in time (across all card accounts with us, as a Primary or Secondary Paycardholder); individual ACH deposits that take balance above maximum will be reviewed on a case-by-case basis

<sup>5</sup> Applied no earlier than after 90 days of inactivity or other evidence of termination of employment, including notice from your employer. Any transaction that creates a credit or debit to your account (e.g., direct deposit, ATM withdrawal, purchase) is deemed activity.

<sup>6</sup> For security and regulatory reasons, we may further limit the number, type or dollar amount of transactions you may make to your Account or suspend the use of your Account and/or Card. We will determine any maximum values by aggregating the activity and value of all Skylight Accounts you may have with us (managed or serviced by Skylight Financial, Inc. or NetSpend Corporation), whether you are a Primary Paycard holder or a Secondary Paycard holder. The owner or operator of the POS terminal or ATM where you complete a transaction may impose minimums and/or different limits from those set forth above. In the event of a conflict or discrepancy between the limitations set forth in your Cardholder Agreement and those set forth in the Transaction Limit Schedule above, the limitations in the Transaction Limit Schedule will control.

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**Skylight PayOptions Program Enrollment Form**

Unless otherwise noted, all fields are required and must be filled in to process the enrollment. You must be a U.S. resident to enroll in the Skylight PayOptions Program.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW CARD ACCOUNT:**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions 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 other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. In accordance with federal regulations, until it is activated and registered, a prepaid debit card is subject to initial load limitations, may not be used for international transactions or account-to-account transfers, or be reloaded.

**I. EMPLOYEE INFORMATION**

\_\_\_\_\_  
 LEGAL FIRST NAME                      MI                      LAST NAME                      PRIMARY PHONE NUMBER

\_\_\_\_\_  
 PERMANENT ADDRESS (NO P.O. BOXES) LINE 1                      ALTERNATE PHONE NUMBER (OPTIONAL)

\_\_\_\_\_  
 PERMANENT ADDRESS (NO P.O. BOXES) LINE 2                      EMAIL ADDRESS (OPTIONAL)

\_\_\_\_\_  
 CITY                      STATE                      ZIP CODE                      DATE OF BIRTH (MM/DD/YYYY)

\_\_\_\_\_  
 CARD MAILING ADDRESS (IF DIFFERENT FROM PERMANENT) LINE 1                      SOCIAL SECURITY NUMBER OR TAXPAYER ID NUMBER

\_\_\_\_\_  
 CARD MAILING ADDRESS (IF DIFFERENT FROM PERMANENT) LINE 2                      MOTHER'S MAIDEN NAME (OPTIONAL)

\*You may request secondary cards may after the primary card is activated.

\_\_\_\_\_  
 CITY                      STATE                      ZIP CODE

Please indicate how much of your Net Pay you would like deposited to the Skylight PayOptions Program:

\_\_\_\_\_ % of Net Pay or Specific Dollar Amount \$\_\_\_\_\_.00 or  Remainder of Net Pay

II. EMPLOYEE AGREEMENT - Return the completed, signed and dated application to your employer. The Skylight PayOptions Program and your Skylight ONE<sup>®</sup> Prepaid MasterCard<sup>®</sup> are governed by your Cardholder Agreement, including the enclosed Fee Schedule. Read the Cardholder Agreement, Fee Schedule, and Privacy Notice before you activate your Skylight Account and Skylight ONE Card. Retain the Cardholder Agreement, Fee Schedule and Privacy Notice for future reference.

By signing below, activating your Skylight Account, using your Skylight ONE Card for any purchase or ATM transaction, or using a Skylight Check, you: (1) acknowledge and agree that you have chosen the Skylight PayOptions Program and that you were given an opportunity to review the Cardholder Agreement, Privacy Policy, and Fee Schedule in advance; (2) authorize Bofl Federal Bank to establish your Skylight Account; (3) authorize your employer to: (a) transmit the information that you have provided to Skylight and Bofl Federal Bank, and (b) deposit your wages into your Skylight Account, all subject to the Cardholder Agreement and Fee Schedule; and (4) agree to be bound by the Cardholder Agreement and Fee Schedule. Direct deposit capability is subject to payor's support of this feature. Check with your payor to find out when the direct deposit of funds will start. Funds availability is subject to timing of payor's funding.

I authorize you (my employer or payor) to initiate electronic entries and, if necessary, debit entries and adjustments for any credit entries made in error to my account each pay period. This authority will remain in effect until I notify my employer or other payor in writing or as otherwise specified by my employer or payor.

\_\_\_\_\_  
 EMPLOYEE SIGNATURE                      DATE

**III. CLIENT USE ONLY**

\_\_\_\_\_  
 COMPANY NAME                      CLIENT ACCOUNT NUMBER

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