



Offer a powerful money management tool to your employees

With a Skylight ONE® Visa® Prepaid Card or a Skylight ONE® Prepaid Mastercard®, your employees have a convenient way to receive their pay and manage their money on a prepaid card that is packed with features (upon activation and ID verification).¹



Anytime Alerts

Receive a text or email alert² when transactions occur by enrolling in Anytime Alerts™. Be notified when pay has been direct deposited and with each purchase or payment.



Payback RewardsSM

Payback Rewards helps Account holders earn cash back by giving rewards for everyday purchases⁴.

- + Personalized offers based on spending habits
- + Available at some of your favorite stores
- + Cash back credited direct to the Skylight Account



Access 100% of wages fee-free

- + Surcharge-Free ATMs³
- + Over-the counter at more than 122,000 Visa® or Mastercard® member banks
- + Cash back at point of sale at participating merchants



Make a plan and stick to it

With easy-to-use budgeting tools, employees can keep better track of how they spend their money.

- + Set goals on spend by purchase type
- + Review your Budget Score Card to see your progress



Skylight Mobile App²

Manage your money on the go.



¹ **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 us 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 your government ID number.** We may also ask to see your driver's license or other identifying information. Card activation and identity verification required before you can use the Card Account. If your identity is partially verified, full use of the Card Account will be restricted, but you may be able to use the Card for in-store purchase transactions and ATM withdrawals. Restrictions include: no international transactions, account-to-account transfers and additional loads. Use of Card Account also subject to fraud prevention restrictions at any time, with or without notice.

² Netspend does not charge for this service, but your wireless carrier may charge for messages or data.

³ No ATM-owner surcharge on ATM withdrawals conducted at a Allpoint Network or MoneyPass Network ATMs. Visit your Online Account Center or <https://www.allpointnetwork.com/locator.aspx> or <https://www.moneypass.com/atm-locator.html> to find a list of Allpoint Network or MoneyPass Network ATMs. All other ATMs may apply a surcharge assessed by the institution that owns the terminal or network. ATM Withdrawal Fee may apply; please see your Cardholder Agreement for additional details.

⁴ Payback Rewards is an optional program. You may opt-out at any time by visiting the Payback Rewards page in your Online Account Center. Reward offers are based on individual shopping habits. Cash back rewards are credited to your Card Account and are not available in the form of a check or other direct payment method. See the program FAQs and Terms and Conditions in your Online Account Center for additional details about how and when you get rewarded. Program sponsor: Netspend Corporation. Republic Bank & Trust Company and Visa and Mastercard are not affiliated in any way with this program and do not endorse or sponsor this program.

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