

## Skylight® Visa® Debit Card Account

The Skylight account offers you fast, flexible and affordable access to your pay. This means no more special trips to pick up your check on your day off and no more long check cashing lines. At Skylight, everyone is eligible to open an account — regardless of credit history<sup>1</sup>.

We are pleased to announce a new payroll program that offers the benefits of Direct Deposit to all of our employees. Direct Deposit is the most reliable, secure and affordable way for you to get paid.

The Skylight Visa Debit Card Account is being offered as an alternative way for you to receive direct deposit of your pay. Because everyone is eligible to open an account regardless of credit history, this is the perfect way to enjoy the security and convenience of a bank account<sup>1</sup>.

With the Visa Debit card, you can sign for purchases wherever Visa debit cards are accepted and request cash withdrawals up to your balance at any bank that accepts Visa cards<sup>2</sup>. You are also able to use your Skylight Visa card to pay bills online or by phone. Best of all, Visa signature purchases, online and telephone purchases, and cash advances are always free from Skylight!



### Consider the many benefits of the Skylight account:

- Fast:** Your pay is automatically loaded to your card – no more waiting for your paper check. Most cardholders get their pay one day earlier than with a paper check.
- Secure:** Whether you're using your card with a PIN or signing for your transaction, you're protected. With Visa's Zero Liability Policy<sup>3</sup> and the Electronic Funds Transfer Act, your money is safe and secure. You can't say that about cash.
- Quick Approval:** At Skylight, there's no credit check. Everyone is eligible. Just tell your payroll department you want direct deposit to your Skylight account.
- Convenient:** Use your Skylight Visa card anywhere Visa debit cards are accepted at millions of merchants and ATMs worldwide<sup>2</sup>.
- Cash Access:** Still need cash? Get it effortlessly at nearly any ATM or cash back with a POS purchase. In addition, you can get cash by writing a SkylightCheck or requesting a Visa Cash Withdrawal at any bank that accepts Visa cards.
- Flexible:** Use your card for all your purchases, including bill payments, groceries, other everyday purchases, online, over the phone, even pay at the pump for gas<sup>2</sup>.
- Affordable & Time Saving:** No more check cashing fees. No need to wait in line at a check casher.

**Enrollment is fast and easy – sign up today!**

**Contact Human Resources at 305-995-7888 for additional assistance.**

<sup>1</sup> With direct deposit and successful identity verification

<sup>2</sup> Consult your fee schedule for additional details.

<sup>3</sup> Visa's Zero Liability Policy covers U.S.-issued cards only and does not apply to commercial credit cards, ATM transactions, or PIN transactions not processed by Visa. Cardholder must notify card issuer promptly of unauthorized use. For additional details, visit [visa.com/security](http://visa.com/security). The Skylight Visa Debit Card is issued by SunTrust Bank pursuant to a license from Visa, U.S.A. Inc.

# Benefits of the Skylight Visa Debit Card



## What is a SkylightCheck?

A SkylightCheck allows you to easily pay bills and obtain cash from your Skylight Account. Two checks are provided to you with your Skylight Visa Debit Card packet. You can request additional checks by contacting Skylight's Customer Care Center at the number on the back of your card. Best of all... you can write unlimited SkylightChecks for FREE\*.



## Here's how to use your SkylightChecks...

With a pen handy, call the toll-free number located in the **GREEN** section of the SkylightCheck. You will be prompted to enter the below information:

Your 16-digit card number

Your 4-digit PIN (Personal Identification Number)

The check number located in the upper right-hand corner of your SkylightCheck

The check amount. You will be notified of the available balance in your account when deciding on the check amount.

You can cash your SkylightCheck for free at any SunTrust Bank branch location or give it to one of your creditors as payment for rent, utility, your bills, or your groceries.

## Card Usage Fees

Transaction Description	Fee	Comments
Signature Based Visa Purchase	No Charge	
Signature Based Visa Cash Withdrawal	No Charge	A Visa Member Bank teller transaction.
Domestic ATM Withdrawal	\$1.50	One free ATM withdrawal per pay period from Skylight. Additional surcharge may be incurred if ATM withdrawal is outside the SunTrust, Allpoint or Publix/Presto networks.
Domestic POS Transactions	No Charge	
SkylightChecks	No Charge	Cashed free of charge at any SunTrust branch or participating ACE Cash Express location.
Card Replacement	\$7.00	One free replacement per year delivered regular mail.
Balance Inquiry via IVR	No Charge	
Customer Service	No Charge	Live Agent, IVR, or Website.

\*Visit <http://payroll.dadeschools.net> for complete Accountholder Fee Schedule and Terms and Conditions.