



SKYLIGHT MASTER SERVICES AGREEMENT First Amendment

This Amendment is made and entered into as of October 4, 2007 by and between Skylight Financial, Inc. a Delaware corporation ("Skylight" or "Provider"), and State of Kansas ("SOK" or "Client"), and shall supplement, amend and become part of the Master Services Agreement, Addendum I dated September 17, 2003 between Provider and Client. One purpose of this Amendment is to extend the terms of this agreement to December 31, 2009, therefore amending Section 3.1, of the Master Agreement, to read as follows: "Unless earlier terminated as set forth in Section 10.0 hereof, this Agreement shall terminate as of December 31, 2009." Furthermore, this amendment provides the State of Kansas additional pricing benefits to their current Skylight program, as well as the most current Accountholder pricing structure.

Exhibit A of Addendum I, the Skylight Debit Card Account Agreement shall be amended as follows to reflect the following changes:

- 1) Enrollment fee eliminated,
- 2) Offering of a free Visa upgrade to existing accountholders, and
- 3) All new enrollees will receive a free Visa upgrade upon their first deposit

EXHIBIT A (AS AMENDED)

ACCOUNTHOLDER FEES		
Transaction Description	Fee	Comments
Monthly Fee – Primary Account	No Charge	
Monthly Fee – Sub Account	\$3.00	
Balance Inquiry via IVR	No Charge	
Domestic ATM Withdrawal	\$1.50	See Note 1.
International ATM Withdrawal	\$3.50	
Domestic POS – PIN Based Purchase	\$1.00	
SkylightCheck	\$1.50	One (1) free per pay period.
Transaction Inquiries/Denials	\$1.00	
Money Transfers – Skylight Accounts:		
Via Online Banking	\$1.00	
Via IVR	\$1.50	
Via Live Customer Support	\$3.00	
Money Transfers – Wire/MoneyGram Outgoing:		
Standard Card Replacement	\$7.00	One free a year, delivered regular mail. See Note 2.
Insufficient Funds – Paid	\$15.00	
Insufficient Funds – Returned	\$20.00	
Stop Payment	\$25.00	
Statement via Web	No Charge	
Statement Reprints	\$5.00	
Account Closing Fee	\$3.00	
Inactivity Fee	\$3.00	Assessed after 30 days of continuous inactivity
Live Customer Support	\$3.00	Generally waived if a valid issue and/or the information is not available via the IVR system.
Visa Fees		
One Time Visa Upgrade	FREE	Offered to existing accountholders. New enrollees to receive upon first deposit.
Visa Annual Fee	WAIVED	
Signature Based Visa Purchase	No Charge	
Signature Based Visa Cash Advance	1% of amount (\$5.00 minimum)	See Note 3.

Note 1: ATM transactions within the Allpoint network and U.S. Bank ATMs are surcharge free. ATM owners outside these may surcharge a fee for use.

Note 2: Some card replacements may require exception handling and additional fees may apply.

Note 3: Bank Teller transaction.

IN WITNESS WHEREOF, the parties have hereto set their hands under seal on the dates indicated, effective as of the date first set forth above.

SKYLIGHT FINANCIAL, INC

STATE OF KANSAS

By: _____
(Signature)

By: _____
(Signature)

NAME: Michael R. Meredith
TITLE: EVP/Chief Marketing Officer

NAME: Carol L. Foreman
TITLE: Deputy Secretary of Administration

DATE: _____

DATE: _____

Notice Address:

Notice Address:

Skylight Financial, Inc.
1455 Lincoln Parkway, Ste. 600
Atlanta, Georgia 30346

State of Kansas
1000 SW Jackson, Suite 500
Topeka, KS 66612

Attention: Michael R. Meredith
Facsimile: (404) 720-2012

Attention: Carol L. Foreman
Facsimile: (785) 296-2702