

**Exhibit A**

**AGREEMENT BETWEEN SKYLIGHT FINANCIAL, INC. AND THE STATE OF KANSAS FOR**

**PAYROLL DEBIT CARD SERVICES**

**PAYCARD FEE SCHEDULE**

Account Enrollment Maintenance.	
Description	Transaction Fee
Initial Card Issuance	No Charge
Monthly Account Maintenance	No Charge
Point of Sale Transactions	
Description	Transaction Fee
Point of Sale Transaction – Signature Based	No Charge
Point of Sale Transaction – PIN Based	No Charge
Cash Withdrawal Transactions	
Description	Transaction Fee
Vendor ATM	\$1.50 —The first ATM withdrawal per pay period is provided to State of Kansas employees at no cost. Employees will be assessed a fee of \$1.50 per transaction, after the one (1) free per pay period.
Non-Vendor ATM	\$1.50–The first ATM withdrawal per pay period is provided to State of Kansas employees at no cost. Employees will be assessed a fee of \$1.50 per transaction, after the one (1) free per pay period.
Vendor Teller Based Withdrawal	No Charge
Non-Vendor Based Withdrawal	No Charge
Cash Back at Point of Sale	No Charge
Customer Service and Miscellaneous Fees	
Description	Transaction Fee
Unlimited Web-Based Account Access	No Charge
Unlimited IVR-Based Account Access	No Charge
Live Representative Account Access	No Charge
Vendor ATM Balance Inquiries	\$1.00
Non-Vendor ATM Balance Inquiries	\$1.00
Monthly Electronic (Web-Based) Statement	No Charge
Monthly IVR-based statement	No Charge
Account Overdraft	\$25.00
Monthly Inactivity	\$5.00 – Assessed after 120 days of continuous inactivity.
Standard Card Replacement	\$7.00–One free per year, delivered regular mail.
Reissued Card Replacement	\$7.00–One free per year, delivered regular mail. Some card replacements may require exceptional handling and additional fees may apply.
Declined ATM/POS Transactions	\$1.00
Account Closing Transactions	\$10.00 Check Issuance Fee
Joint Account for all Cardholders who opt to use this service.	No Fee.