

FREQUENTLY ASKED QUESTIONS

The Skylight ONE Card



WHAT IS THE SKYLIGHT ONE CARD?

Skylight provides you with a safe and convenient alternative to cash and checks. Your money is direct deposited into an account and can be accessed across the country and around the world at your convenience.

WHERE CAN I USE MY SKYLIGHT ONE CARD?

Your Skylight ONE Card can be used at millions of ATMs to withdraw cash, and wherever Visa® debit cards are accepted – supermarkets, gas stations, and other retail locations – to make purchases.

WHAT DOES THE SKYLIGHT ONE CARD COST?

The fees for the Skylight card are based on how you use it, and there are many ways to access your funds without charge. You will receive a fee schedule with your new account packet.

WILL I GET A NEW CARD EACH PAYDAY?

No. Your pay will automatically be added to your Skylight card by 9am ET each payday. If you accidentally lose it, just give us a call to request a replacement.¹

MY SKYLIGHT ONE CARD DOESN'T HAVE MY NAME ON IT. CAN I STILL USE IT TO MAKE VISA PURCHASES?

Yes. Your card can be used to make signature-based purchases in restaurants, stores, online, and by phone wherever Visa is accepted.

CAN I REQUEST MORE THAN ONE CARD?

By calling the number on the back of your card, you can add an additional cardholder or joint owner² to your account. Or you can open a sub-account² and transfer money to someone locally, nationally, or internationally free of charge.

WHAT HAPPENS IF I LOSE MY CARD? DO I LOSE MY MONEY?

No. If you lose your card, just call us immediately and ask for a replacement.¹ Skylight will cancel the lost card to ensure that your money stays safe.

HOW CAN I CHECK MY BALANCE AND TRACK MY SPENDING?

Skylight makes it convenient for you to manage your account. A toll-free automated telephone support system is available for automated information 24/7. You can also register for Online Banking to check your balance, review your transactions, view and print your statements, and sign up to receive Account Alerts in your email inbox or on your mobile phone.³

WHAT IF I WANT TO TALK TO SOMEONE ABOUT MY ACCOUNT?

Skylight's friendly, specially trained Customer Care representatives are available to assist you between 7am and 1am ET Monday through Friday and on the weekends between 7am and 11:30pm ET in nearly any language spoken. You can reach someone by calling the number on the back of your card.

¹ Consult your fee schedule for additional details.

² With successful identity verification.

³ User must register for Online Banking and activate subscription to receive Account Alerts. Standard text messaging/other charges by carrier may apply.