

Treasurer's Office

- I. Direct Deposit Information and Form**
- II. Skylight Debit Card Information**

PAYROLL DIRECT DEPOSIT INFORMATION

Payroll direct deposit is mandatory for all SLPS employees. It provides a fast, convenient and inexpensive way to process your paycheck. No more dashing to the bank during your lunch hour or costly check cashing fees every payday. With direct deposit, your pay is in your bank account on payday morning. This is a great benefit to all employees as well as the most efficient, cost effective payment method for the District.

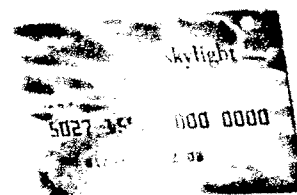
Employees may have their pay deposited into an account in any bank or financial institution they choose. Simply complete the Direct Deposit Authorization Form and return it to the Treasurer's Office along with a voided check.

But what if you don't already have a bank account? Skylight Financial, in association with US Bank will provide a solution with your needs in mind. The Skylight Debit Card Account offers you the benefit of direct deposit into an FDIC insured ATM/point of sale bank account. Detailed information regarding the Skylight Debit Card is attached. Everyone is pre-qualified! No credit check is required! Contact the Treasurer's Office to receive everything you need to get started. Your Skylight Card will be issued by SLPS. Do not contact US Bank for the card.

Whether you choose your own bank account or avail yourself of the Skylight Debit Card Account, there is a direct deposit option for you.

THANK YOU

- **Everyone is Eligible for a Bank Account!***
- **No Minimum Deposit is Required!**
- **There's no Credit Check!**
- **Safety, Security and Convenience in accessing your money!**



INTRODUCING THE SKYLIGHT DEBIT CARD ACCOUNT

**Are you tired of standing in line at the check casher or at the bank on payday to cash your check?
Don't you have better things to do with your time and your money?**

We have set the goal of improving our company's Direct Deposit participation. Direct Deposit is beneficial to everyone and is the most reliable, secure and affordable way for you to be paid. And, for those of you who do not have access to a bank account where we can deposit your check, don't worry...we have a great alternative for you!

To accomplish our goal, we have formed a relationship with Skylight Financial to offer the Skylight debit card account. The Skylight account is a FDIC insured ATM/point-of-sale bank account. **EVERYONE IS ELIGIBLE!***

The Skylight account is so much more than just pay on a plastic card—**IT IS A BANK ACCOUNT IN A CARDSM**. Your pay will be automatically deposited into your own bank account, is available payday morning and can be accessed *immediately* at over a million ATM and merchant locations! Your Skylight card can be used to make purchases at retail locations – including gas stations and grocery stores – where ATM/Debit cards are accepted. Many merchants will even allow cashback with purchases. You may also use your Skylight account for pre-authorized bill payments from cable, gas, electric and phone companies.

Each month, you will receive a monthly statement listing all account activity. You may obtain additional cards for the account, each with a unique personal identification number (PIN) that you choose. You may also have pay from other employers, tax refunds, etc. directly deposited into your Skylight account. Having a bank account may help you rent an apartment, apply for a loan and obtain car insurance. You are even able to open additional Sub accounts to transfer funds to your children or relatives in the United States or throughout the world!

Once your initial deposit is applied to your account, the Skylight Visa[®] Debit Card will automatically be mailed to you within 7-10 business days. This upgrade greatly enhances the benefits of your Skylight account and will allow you to use your card wherever Visa is accepted.

With the Skylight account, once you have received your first direct deposit you're able to make additional cash deposits to your account using the MoneyGram ExpressPayment—available at any Wal-Mart and over 18,000 locations across the United States.

The cost for a Skylight account is based on how it's used—so YOU control your fees. The fees are outlined as a part of the Enrollment Agreement that is provided along with your Skylight card.

We, along with Skylight Financial, are confident this program will provide meaningful benefits to you – both as an account holder and as a participant in our company's direct deposit program.

To sign up and join the millions of people who already enjoy the benefits of a bank account, simply contact the company's Program Representative and complete the Skylight account paperwork. It's as simple as that!

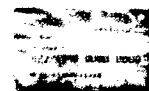
*Everyone is eligible with direct deposit and successful identity verification.

The Skylight Visa Debit Card is a prepaid card issued by Elan Financial Services pursuant to a license from Visa U.S.A. Inc., Accounts Through U.S. Bank, N.A. U.S. Bank NA is a Member of FDIC.

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Skylight Debit Card Account Frequently Asked Questions



What is the Skylight account?

The Skylight® account is a bank account—owned by you—that is funded by direct deposit. The direct deposits may come from your employer or from a federal or state government agency (such as unemployment benefits or a tax refund).

Why is the Skylight account an important benefit?

Through the Skylight account, you are pre-approved a bank account *regardless* of your credit history*. Skylight account holders access their money at safe, convenient ATM locations throughout the country, which eliminates the need to visit expensive check cashers and carry large sums of cash. The Skylight account allows you to maintain a bank account that can be used as a credit reference when buying a car, renting an apartment, etc.

How can I access my funds?

You may either withdraw money at nearly any ATM or make purchases and receive cash back at millions of merchant locations (known as Point of Sale usage). Additionally, you may use your Skylight account to setup Automatic drafts (using ACH debit) for your monthly bills either through your utility companies or by using a bill pay service provider.

How and when are deposits made to the Skylight account?

Deposits to the account are made primarily by direct deposit and are guaranteed to be available to you by 9am on payday. However, once the first direct deposit has been received into your account, deposits may also be made by wire transfer, by mailing a U.S. Postal Money order to Skylight Financial, or by using Money Gram ExpressPayment. To learn more about these other methods, please call Skylight Customer Care at the number on the back of your card.

Where can I use my Skylight card?

Skylight cards are accepted at nearly any ATM! In addition, you may use your Skylight card at surcharge-free locations and avoid a foreign-ATM fee (also called a surcharge). A listing of the closest surcharge-free ATMs is available by calling Skylight Customer Care at the number located on the back of your Skylight card or by visiting www.skylight.net and clicking on Surcharge-free ATMs. You will need to enter your card number to get the listing. The Skylight card is also accepted at millions of POS/merchant locations worldwide. This allows you to make purchases and even get cash back with the Skylight card where PIN-secured debit transactions are accepted.

Can I get a Visa® card through Skylight?

Initially, your Skylight card is not branded with a Visa logo. Once your initial deposit has posted to your account, a Skylight Visa® Debit Card will automatically be mailed to you within 7-10 business days.

How do I get information about my Skylight account (balance, etc)?

Skylight Financial offers multilingual customer service through our IVR (Interactive Voice Response) and our Live Customer Care Center. Account balance and recent account activity may be easily obtained automatically by calling the number on the back of your card 24 hours a day/7 days a week/365 days a year.

I just received my card. Can I go out today and use it at the ATM?

No, the first thing you should do upon receiving your card is to activate it and select a PIN (personal identification number) by following the directions on the sticker affixed to your card. Only after you have received your first direct deposit can you access your funds. This can be done at nearly any ATM and at POS/merchant locations offering PIN-based debit.

What if I want to send money to a family member?

You are able to obtain a second card for an account by calling Skylight Customer Care at the number located on the back of your Skylight card and requesting a sub-account or joint-account. Money can be easily transferred to a friend or relative once the card has been received. The price of transferring money to a second card is very low compared to the cost of using a Money Transfer agent. Please see your fee schedule for applicable charges.

What's the difference between a sub-account and a joint-account?

A sub-account is a separate card with a separate account number that must receive a transfer of funds from the primary account holder before the card can be used. The sub-account holder has no access to the funds in the primary account. On the other hand, the joint-account holder has access to the same funds, at the same time the primary cardholder does and is equally responsible for the funds. Please call Customer Care for more details.

What if I lose my card? What if my card is stolen?

You can replace your lost or stolen card by calling our Customer Care Center at the number located on the back of your Skylight card. Please **DO NOT** ask for another card from your company representative. You **MUST** request your replacement card directly from Skylight. Your replacement card may be delivered by regular mail at no additional charge to you, or by UPS overnight delivery or Priority Mail for a charge. Please see your fee schedule for details. You receive one (1) free replacement per year. Additional card replacements will be at a nominal cost per card as reflected on the fee schedule.

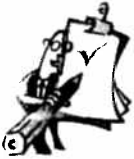
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The Skylight Visa Debit Card is a prepaid card issued by Élan Financial Services pursuant to a license from Visa U.S.A. Inc.
Bank Accounts through U.S. Bank, NA. U.S. Bank, NA Member FDIC.

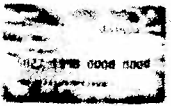
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Skylight Account Benefits



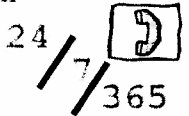
No credit check or minimum balance is required to open a Skylight account.
Everyone is eligible! **



Forget banking hours- you have access to your money 24/7/365!
Access your funds at millions of ATMs worldwide.



Customer Care Multilingual Support- the toll-free live customer care center number is located on the back of your card. This number is also the Interactive Voice Response, which provides cardholders their account information through an automated system.



No more standing in line at expensive check cashing facilities!

Use the Skylight Debit Card Account wherever PIN-based transactions are accepted—
at gas stations, grocery stores, and more. There are **more than a million** point-of-sale terminals at retail locations nationwide. Many merchants allow cash back with your purchase.



VISA

You also have the added benefit of upgrading to a Skylight® Visa® Debit Card Account. Once your account has received the first deposit, you will receive a Skylight Visa Debit Card in the mail.
This upgrade allows you to use your card wherever Visa debit cards are accepted.

Protect Your Personal Safety!! Keep your money in **your own FDIC-insured bank account**. This allows self-banked individuals a new start toward building a banking relationship.



FDIC insured



Once you have received your first direct deposit, you can **make additional deposits** to your account using MoneyGram ExpressPayment—available at any Wal-Mart and over 22,000 locations across the U.S.

The **account is owned by YOU** and is portable to any employer who offers direct deposit.
If you leave your current employer, **your account stays with you.**



Skylight gives you the choice to have **preauthorized debits** from your account to pay bills, and the account can accept direct deposit from many different direct deposit sources.

Sub Accounts and joint accounts are available by contacting Customer Care. Multiple cards may be issued on an account. Money can be inexpensively transferred from your primary Skylight account to a sub account for your children, other family members, etc.



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