



# WELCOME TO BRINK'S MONEY PAYCARD! THE MORE CONVENIENT WAY TO GET PAID!

- 1 ACTIVATE IT**  
Once you get your card activate it online at [www.BrinksMoney.com](http://www.BrinksMoney.com) or call the number on the back of your card.
- 2 USE IT**  
Anywhere Debit MasterCard is accepted, online for paying bills, Allpoint ATMs Network or MasterCard Member Banks.
- 3 GET PAID**  
Get your paycheck direct deposited to your card.

## PAYCARD FEATURES



### **Fee Free Signature and PIN POS Transactions**

Use anywhere Debit MasterCard is accepted.



### **Fee Free Allpoint ATMs**

Use at any Allpoint ATM with no fee. Download the Allpoint App<sup>1</sup> today to find the closest Allpoint ATM.



### **SkyLight Checks**

Get 100% of your account balance by cashing the SkyLight Check at U.S. Bank branch locations, and participating Walmart and ACE Cash Express locations.



### **MasterCard Member Banks**

Present your card to the teller at any MasterCard Member Bank to receive up to 100% of your available balance!



### **Online Account Center**

View transaction history, pay bills, send money, create a budget and track your spending.



### **Anytime Alerts™**

Get a text message or email the instant your money is available, plus other activity updates<sup>1</sup>.



### **Payback Rewards<sup>SM</sup>**

Earn rewards on select purchases and you'll get paid back on your prepaid card<sup>2</sup>.

<sup>1</sup> There is no charge for this service, but your wireless carrier may charge for messages or data.

<sup>2</sup> By activating and using a Brink's Money Card, your participation in the rewards program is automatically activated. You may opt-out at any time by visiting your Rewards Summary Page at your Online Account Center. The reward offers we choose and send to you are based on your shopping habits. We will not share any personal information about you with the merchants who sponsor offers. When you activate an offer and make a purchase with the card, the merchant will not know you are a rewards program customer, but you will become their customer. For more details about how and when you get rewarded, see the program FAQs, terms and conditions in your Account Center. Cash back rewards are credited to your Card Account and are not available in the form of a check or other direct payment method. Program sponsor: SkyLight Financial. Bofl Federal Bank is not affiliated in any way with the program and neither endorses nor sponsors it.

The Brink's Prepaid MasterCard is issued by Bofl Federal Bank pursuant to a license by MasterCard International Incorporated. Bofl Federal Bank; Member FDIC. NetSpend, a TSYS Company, is a registered agent of Bofl Federal Bank. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787. Use of the Card Account is subject to funds availability and ID verification. Transaction fees, terms, and conditions apply to the use and reloading of the Card Account. See the Cardholder Agreement for details. © 2016 Total System Services, Inc.® All rights reserved. IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW CARD ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens a Card Account. What this means for you: When you open a Card Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

# SkyLight Checks

## Write Them

Have your check ready and call **1-800-414-9010** for step by step instructions

- Write the date on the check
- Write your name in the "Pay to the order of" line
- Write the amount of money in your SkyLight account
- Write the Cardholder Approval Number you received during your call in the appropriate boxes

Check your account balance by one of the 3 methods:

1. Log in to your account at [www.brinksmoney.com](http://www.brinksmoney.com)
2. Text "BAL" to 22622 if you are registered for Anytime Alerts<sup>3</sup>
3. Call the number on the back of your card and use the automated phone service

## Cash Them

Take your check to any U.S. Bank branch locations, or participating Walmart and ACE Cash Express locations.



Hand your check to the teller. Ask them to call the number beneath the "Authorization Number" section of the check.

You may be asked to verify your Social Security number to the Brink's Money Representative.



### Pro Tip:

It is never a bad idea to take with you the detailed instructions attached to your SkyLight checks.

Transaction	Fee <sup>4</sup>	Description
Maintenance Fee – Primary/Secondary	No Charge	
Signature Debit Purchase	No Charge	At Participating MasterCard Merchants
MasterCard (OTC) Over the Counter Cash withdrawal	No Charge	Available at any MasterCard Member banks, down to the penny.
POS PIN Purchase – with or without cash back	No Charge	At Participating MasterCard Merchants
SkyLight Checks <sup>1</sup>	No Charge	Cashed at Wal-Mart, ACE Cash Express, and US Bank Branches
Allpoint ATM Withdrawals	No Charge	
Non-Allpoint ATM Withdrawals	\$1.75	ATM owner may charge a surcharge fee
Balance Inquiry/Transaction Denials	\$1.25	Free inquiry through IVR, Text Alerts, Online account center <sup>3</sup>
Card Replacement	\$7.00	One free per year, delivered regular mail. Some card replacement may require exception handling and additional fees may apply.
OverDraft Fee <sup>2</sup>	\$25.00	For any overdraft transaction Brink's Money chooses to pay; fee is per transaction. Up to 5 fees per month, cardholder opt-in required
ACH Return Fee	\$5.00	Each time a scheduled or recurring fee ACH debit transaction (e.g. merchant bill payments) is returned for insufficient funds.
Stop Payment Fee	No Charge	To stop payment on a pre-authorized ACH debit from the account or to stop payment of a Disbursement Check or SkyLight Check..
Monthly Electronic or Paper Statements	No Charge	Paper statements are opt-in.
Inactivity Fee	\$7.00	Per month. Assessed after 60 days of continuous inactivity. For former employees/ported cards only.
Live Customer Support	No Charge	Balance history via live customer support agent - \$0.50.

<sup>1</sup> You can cash SkyLight Checks free of charge at all U.S. Bank branch locations, at participating Walmart locations and at participating ACE Cash Express locations. Other check cashers set their own policies regarding check acceptance and may charge you a fee to cash SkyLight Checks. See the SkyLight Checks for step-by-step instructions.

<sup>2</sup> See your cardholder agreement for more information.

<sup>3</sup> SkyLight does not charge for this service, but your wireless carrier may charge for messages or data.

<sup>4</sup> Fees are void where prohibited. Some fees may be different for certain cardholders due to differences in state wage and hour laws. Some services are not available in all states.