

Help Protect Yourself From Fraud

With Skylight, you know your wages are safely deposited each payday and are FDIC-insured. Even though you no longer have to worry about losing paper checks or carrying cash until you need it, there are important steps you should take to make sure your money in your Skylight account stays safe.

Always Guard Your Card Account Number and PIN

Do not share your Card account number or Personal Identification Number (PIN) with anyone. Remember - your PIN gives you full access to the money in your Skylight account.

TIP! >>

Don't write your PIN anywhere on your card, on any of the other materials that came with your card, or on print-outs of your card activity summaries. Do not keep your PIN in your wallet with your card.

Beware of Phishing!

'Phishing' is the crime of trying to acquire personal information, such as Social Security numbers (SSN), account information, credit or debit card numbers, user names, Personalized Identification Numbers (PINs), and passwords by fraudulent means. The bad guys frequently send e-mails, instant messages, texts, and make phone calls, posing as someone else or as a legitimate company, and ask you to verify your personal information or credentials. Legitimate service providers such as Skylight will never ask for information this way. To protect yourself from becoming a victim of this form of ID theft, never respond to these e-mails, texts or instant messages.

TIP! >>

If you think something unusual is going on with your account or if you receive a communication (email/phone call/text) that doesn't seem right, contact Skylight Customer Service immediately by calling the number on the back of your card. We're here to help!

Additional Tips for Keeping Your Money Safe

- » Register for online account access by visiting the website listed on the back of your card, then log in regularly to make sure the transactions are legitimate. Once you register, be sure to keep your username and password safe. Don't share them with anyone.
- » Enroll in Anytime Alerts (also known as Account Alerts). This 24/7 text message service is a great way to keep up with transactions in your account; alerts will let you know if your card is being used without your authorization. To enroll, visit the website on the back of your card or contact Customer Service.*
Note: You will only receive text messages from Skylight if you have enrolled in the alert service.
- » For more information on how to protect yourself from fraud, visit [StopFraud.gov](https://www.stopfraud.gov).

Be cautious with your personal information. Make sure the money in your Skylight account stays safe and will be there for you when you need it.

* To enroll online, user must register for online account access and activate subscription to receive alerts. Standard text message/other charges by carrier may apply.