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### **Improvements Made to Unemployment Debit Card Fee Structure**

The Department of Employment, Training and Rehabilitation (DETR) has announced that unemployment benefit recipients will soon see improvements in the debit card fee structure for accessing their benefits.

Beginning June 1, 2010, recipients will be allowed one free withdrawal with each benefit deposit made into their accounts at Wells Fargo Bank ATM locations, said Cynthia Jones, DETR deputy director and administrator for the Employment Security Division. Please note, separate stimulus payments of \$25 do not result in additional free withdrawals. Also, any unused free withdrawals will not expire until the last day of the next month after the deposit is posted to the account. Currently, recipients are only allowed two free withdrawals per month, and there is no accrual of withdrawals.

“We are continuously looking for ways to improve the state’s unemployment insurance program so that recipients can receive the most out of their benefits,” Jones said. “The debit card program has been highly successful since implementation nearly three years ago. It has resulted in tremendous savings for the state and has proven to be quite convenient for users.”

The Debit Card program is provided at no cost to the state. The state’s vendor, Eppicard, pays for the production and mailing for the debit cards to unemployment insurance claimants. Neither the state nor benefit recipients pays for maintenance fee for the debit card program, Jones said.

“The program has been a win-win for the state and for recipients,” Jones said. “As long as recipients follow instructions provided to them, they can access their benefits with ease, free of charge.”

The program has resulted in a savings of more than \$7 million in mailing and printing costs associated with paper checks. The Employment Security Division was recently

awarded the Nevada Taxpayers Association's Cashman Good Government Award for the debit card program.

Benefit recipients should be reminded that they can access their benefits without ever having to pay fees by:

- using the debit card to make purchases and asking for cash back at the register
- taking the debit card into a Wells Fargo bank or banks that honor the Visa logo and getting a cash advance from the teller. They should know the balance to avoid denial fees.
- staying aware of their balances by checking it free of charge at [www.eppicard.com](http://www.eppicard.com)

If recipients use other ATM machines besides Wells Fargo, they will be charged \$1.75 per transaction. After the free withdrawals at Wells Fargo, additional withdrawals will also cost \$1.75 per transaction. Also, recipients are allowed five free interactive telephone or operator assisted inquiries through Eppicard about their account. After those five transactions, they are charged 35 cents for each call.



DETR is comprised of the Employment Security Division, Equal Rights Commission, Rehabilitation Division, the Information Development and Processing Division and the Research and Analysis Bureau. DETR works in partnership with the Nevada JobConnect System to provide training and job placement services to job seekers and to assist employers in hiring practices.