

Scott A. Adkins, *Acting Commissioner*

## NOTICE REGARDING FEDERAL INCOME TAX WITHHOLDING, DEBIT CARDS, AND PERSONAL IDENTIFICATION NUMBERS

Unemployment compensation benefits are subject to state and federal income tax. Therefore, you may elect to have WorkForce WV withhold and send federal income taxes in the amount of ten percent (10%) of your gross weekly benefit payments to the Internal Revenue Service on your behalf. Currently, we are unable to withhold state income tax.

Each year, on or before January 31, WorkForce WV will mail Form 1099-G, Statement for Recipients of Certain Government Payments, to the last address we have on file for you. Even if you stop filing for benefits, **please notify us of any changes to your address.**

- I authorize WorkForce WV to withhold 10% of my unemployment benefits for federal income taxes. I acknowledge that this deduction will remain in effect through the end of my benefit claim year.
- I do not authorize WorkForce WV to withhold 10% of my unemployment benefits for federal income taxes.

To obtain information about your unemployment claim, you will need a personal identification number (PIN). Please select a four-digit PIN \_\_\_\_ \_ .

WorkForce WV offers two payment methods for unemployment benefits. You may choose to receive your benefit payments on the US Bank ReliaCard® or deposited directly into your bank account. Please read all pre-acquisition disclosures included with this notice before making your payment choice below.

- I elect to have my benefits paid via direct deposit. I acknowledge that I need to go to [uc.workforcewv.org](http://uc.workforcewv.org) and select, "To Update Your Payment Method" to enroll.
- I elect to have my benefits paid via the ReliaCard®. I acknowledge that once I elect to have my benefits paid via the ReliaCard®, I cannot enroll in direct deposit for this benefit year.

You have ten (10) business days from the date of this notice to choose a payment method and submit this form to your local WorkForce office. If you elect to have your benefits paid via direct deposit, please check the corresponding box above, go to [uc.workforcewv.org](http://uc.workforcewv.org) to enroll, and submit this form to your local WorkForce office. If you elect to have your benefits paid via the ReliaCard®, please check the corresponding box above and submit this form to your local WorkForce office. Failure to respond to this notice will result in you receiving the ReliaCard® as your method of payment for the remainder of your benefit year.

Signature \_\_\_\_\_

Date \_\_\_\_\_

**PLEASE RETURN THIS FORM TO YOUR LOCAL WORKFORCE OFFICE**

U.S. Bank ReliaCard® Pre-Acquisition Disclosure  
 Program Name: West Virginia Unemployment Insurance

You have options as to how you receive your payments, including direct deposit to your bank account or this prepaid card. Ask your agency for available options and select your option.

Monthly fee	Per purchase	ATM withdrawal	Cash reload
<b>\$0</b>	<b>\$0</b>	<b>\$0</b> in-network <b>\$2.50</b> out-of-network	<b>N/A</b>

ATM Balance Inquiry (in-network or out-of-network)	\$0
Customer Service (automated or live agent)	\$0 per call
Inactivity (after 365 days with no transactions)	\$1.00 per month

**We charge 3 other types of fees.**

See the accompanying Fee Schedule for free ways to access your funds and balance information.

**No overdraft/credit feature.**  
 Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid).  
 Find details and conditions for all fees and services inside the card package or call **1-844-817-3948** or visit [usbankreliacard.com](http://usbankreliacard.com).

## U.S. Bank ReliaCard® Fee Schedule

Program Name: West Virginia Unemployment Insurance

All fees	Amount	Details
<b>Get cash</b>		
ATM Withdrawal (in-network)	\$0	This is our fee per withdrawal. "In-network" refers to the U.S. Bank or MoneyPass® or Allpoint® or SUM® ATM networks. Locations can be found at <a href="http://usbank.com/locations">usbank.com/locations</a> or <a href="http://moneypass.com/atm-locator.html">moneypass.com/atm-locator.html</a> or <a href="http://allpointnetwork.com">allpointnetwork.com</a> or <a href="http://sum-atm.com">sum-atm.com</a> .
ATM Withdrawal (out-of-network)	\$2.50	This is our fee per withdrawal. "Out-of-network" refers to all the ATMs outside of the U.S. Bank or MoneyPass or Allpoint or SUM ATM networks. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
Teller Cash Withdrawal	\$0	This is our fee for when you withdraw cash off your card from a teller at a bank or credit union that accepts Visa®.
<b>Information</b>		
ATM Balance Inquiry (in-network)	\$0	This is our fee per inquiry. "In-network" refers to the U.S. Bank or MoneyPass or Allpoint or SUM ATM networks. Locations can be found at <a href="http://usbank.com/locations">usbank.com/locations</a> or <a href="http://moneypass.com/atm-locator.html">moneypass.com/atm-locator.html</a> or <a href="http://allpointnetwork.com">allpointnetwork.com</a> or <a href="http://sum-atm.com">sum-atm.com</a> .
ATM Balance Inquiry (out-of-network)	\$0	This is our fee per inquiry. "Out-of-network" refers to all the ATMs outside of the U.S. Bank or MoneyPass or Allpoint or SUM ATM networks. You may also be charged a fee by the ATM operator.
<b>Using your card outside the U.S.</b>		
International Transaction	3%	This is our fee which applies when you use your card for purchases at foreign merchants and for cash withdrawals from foreign ATMs and is a percentage of the transaction dollar amount, after any currency conversion. Some transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable network rules, and we do not control how these merchants, ATMs and transactions are classified for this purpose.
International ATM Withdrawal	\$2.50	This is our fee per withdrawal. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
International ATM Balance Inquiry	\$0	This is our fee per inquiry. You may also be charged a fee by the ATM operator.
<b>Other</b>		
Card Replacement	\$0	This is our fee per card replacement mailed to you with standard delivery (up to 10 business days).
Card Replacement Expedited Delivery	\$15.00	This is our fee for expedited delivery (up to 3 business days) charged in addition to any Card Replacement fee.
Inactivity	\$1.00	This is our fee charged each month after you have not completed a transaction using your card for 365 consecutive days.

Your funds are eligible for FDIC insurance. Your funds will be held at U.S. Bank National Association, an FDIC-insured institution, and are insured up to \$250,000 by the FDIC in the event U.S. Bank fails. See [fdic.gov/deposit/deposits/prepaid.html](http://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Cardholder Services by calling **1-844-817-3948**, by mail at P.O. Box 551617, Jacksonville, FL 32255 or visit [usbankreliacard.com](http://usbankreliacard.com).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid). If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](http://cfpb.gov/complaint).

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