

WorkForce West Virginia

Notice Regarding Income Tax Withholding, Debit Cards, and Personal Identification Numbers

Claimant Name
Address
Address

Date
Local Office

Tax Withholding

Unemployment benefits are subject to state and federal income tax. You can choose to have WorkForce WV withhold a portion of your gross weekly benefit amount for state income tax in the amount of 3% and federal income tax in the amount of 10%.

- I choose to have state income tax in the amount of 3% and federal income tax in the amount of 10% deducted from my gross weekly benefit amount.
- I do not want income tax deducted from my gross weekly benefit amount.

Each year, before January 31, WorkForce West Virginia will send you Form 1099-G, which shows the government payments you received, to the last address WorkForce WV has on file for you. **It's important to inform your local office if your address changes, even if you stopped receiving benefits.**

Personal Identification Number

To access information about your unemployment claim, you'll need a four (4) digit Personal Identification Number (PIN). Choose a PIN and enter it in the space provided: ____ _ .

Payment Method Options

WorkForce WV offers two payment method options for receiving your unemployment benefits. You can either receive payments through the US Bank ReliaCard® or have them directly deposited into your bank account. Before making your choice, read all the information provided with this notice.

- I choose to have my benefits paid by direct deposit. I understand that I need to go to uc.workforcewv.org and select *To Update Your Payment Method* to enroll.
- I choose to have my benefits paid by ReliaCard. I understand that I need to go to uc.workforcewv.org and select *To Update Your Payment Method* to enroll. I understand that by selecting the ReliaCard as my method of payment that I will not be able to switch to direct deposit for the remainder of my benefit year.

You have ten (10) business days from the date of this notice to choose a payment method, go to uc.workforcewv.org to enroll, and submit this form to your local office. Any benefit payments that are paid out to you before you make a payment selection will be made via check and mailed to the last address WorkForce WV has on file for you. If you don't respond to this notice, you'll automatically receive the ReliaCard as your method of payment and you will be unable to switch to direct deposit for the remainder of the benefit year.

Signature

Date

THIS FORM MUST BE RETURNED TO YOUR LOCAL 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
\$0	\$0	\$0 in-network \$2.50 out-of-network	N/A

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.
 Find details and conditions for all fees and services inside the card package or call **1-844-817-3948** or visit usbankreliacard.com.

U.S. Bank ReliaCard® Fee Schedule

Program Name: West Virginia Unemployment Insurance

All fees	Amount	Details
Get cash		
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 usbank.com/locations or moneypass.com/atm-locator.html or allpointnetwork.com or sum-atm.com .
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®.
Information		
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 usbank.com/locations or moneypass.com/atm-locator.html or allpointnetwork.com or sum-atm.com .
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.
Using your card outside the U.S.		
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.
Other		
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 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.

For general information about prepaid accounts, visit 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.

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