



OFFICE OF THE DIRECTOR

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Unemployment Debit Card Users Can Avoid Fees

The Department of Employment, Training & Rehabilitation (DETR) would like to remind unemployment benefit recipients that there are several ways to avoid fees when accessing their benefits from their unemployment debit cards.

“Concerns have been surfacing from unemployment recipients that by receiving their benefits through a debit card, that part of their benefits will go toward fees,” said Cynthia Jones, DETR deputy director and Employment Security Division administrator. “We want to assure claimants that they have a number of opportunities to use their cards at retail outlets like a regular debit/credit card and withdraw cash without any of their money going toward fees. They just have to use caution and wisely manage their debit cards like they would if the card was tied to their checking account.”

All participants can access deposited funds through a variety of methods including:

- Unlimited free cash withdrawals at bank tellers of financial institutions bearing the *Visa* logo,
- Unlimited free cash back transactions on retail purchases where offered such as grocery stores,
- Utilizing the debit card to make purchases or payments on-line and
- Two free ATM withdrawals per month at Wells Fargo or 7-Eleven ATMs.

Debit cards are charged \$1.25 for each withdrawal at any other ATM besides Wells Fargo and 7-Eleven ATMS, Jones said.

The Employment Security Division (ESD) began offering Unemployment Insurance benefit payments by debit card on November 13, 2007. Currently over 94% of individuals eligible for Unemployment Insurance benefits receive payment by debit card. Over 2.5 million benefit payments have been made through the debit card program thus far.

“Through the program, the agency is able to put benefits in the hands of unemployed workers days faster than through the traditional paper check mailing method,” Jones said. “The instances of lost mail and returned checks due to address changes have been reduced significantly.”

The State of Nevada benefits from the program as well, as debit card program services are provided free of charge to DETR through a contract with ACS, Jones said.

“The program has saved the agency approximately \$800,000 over the course of the first year in envelopes, check costs and postage, allowing for our limited administrative funding resources to be used elsewhere, such as hiring call center staff,” Jones said. “Overall, the program has been very successful and has proven to be a safe and efficient method of dispersing funds.”

Claimants may get more information about their debit cards at www.eppicard.com.



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 connect businesses and workers.