

UIA offers electronic options for receiving unemployment benefits

UNEMPLOYMENT INSURANCE AGENCY

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In June 2008, the Unemployment Insurance Agency (UIA) expanded its benefit payment options for those receiving or filing for unemployment benefits. Unemployed workers can now select how they want to receive their benefits through:

- Michigan UI Debit Card
- Direct Deposit into their savings or checking account
- Paper unemployment checks delivered by mail

Advantages of direct deposit and debit card

These two benefit payment options are faster, more secure and a convenient alternative to paper checks. They also eliminate the worry about mail delays as the benefits are electronically deposited into the individual's bank account or added to their debit card within two or three days following their certification for benefits through the MARVIN system.

Individuals are not locked into one payment method for the duration of their claims. They can change their benefit payment method by calling UIA's toll-free claims line at **1-866-500-0017**, and selecting **Option #2**. Workers can also go online to the UIA website (www.michigan.gov/ui) and establish a web account, where they can choose or change their payment option, among other online services.

When they choose their option

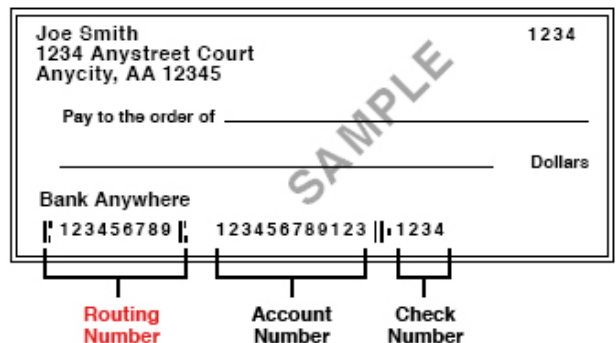
When a worker applies for unemployment benefit, whether by telephone (1-866-500-0017) or through the Internet (www.michigan.gov/ui), they will be asked to select how they wish to receive their benefit payments from among the three options.

The debit card will be issued or the direct deposit option will be established once UIA issues a monetary determination. Funds will be added to the worker's Michigan UI Debit Card or deposited in the individual's bank or credit union account within two or three days after they have made their biweekly eligibility certification through UIA's MARVIN system, if they have been determined to be eligible.

Direct Deposit

In order to use the direct deposit option, individuals must have an existing account with a U.S. financial institution. Through direct deposit, the individual can have his or her unemployment benefits deposited into either a checking or savings account.

When selecting direct deposit as their payment option, individuals will need their bank's or credit union's nine-digit routing number and their account number. The sample check points out where these numbers are located on a person's personal check.



Fact Sheet

Once the Direct Deposit option is set up, a worker's unemployment benefits will be electronically deposited into his/her checking or savings account.

Debit Card

UIA is partnering with JPMorgan Chase to provide debit card services. The debit card can be used to:



- Purchase goods and services using either a signature-based or personal identification number (PIN) based transaction with retailers that accept the Visa debit card.
- Withdraw funds through tellers at Visa participating banks and credit unions (called a “cash advance” transaction). The card may also be used to receive cash back from ATMs and at many point-of-sale transactions.
- Access their funds through some 13,100 Automatic Teller Machines (ATMs) in Michigan that bear the Chase, Plus, Allpoint, Interlink or Visa logos. To locate a Chase ATM, visit <http://chase.com/atm>; to find an AllPoint ATM visit <http://www.allpointnetwork.com/>.
- **UIA Debit card withdrawals from ATMs are limited to \$800 per day in an effort to protect cardholders against fraudulent transactions.**

There may be fees and surcharges associated with the use of the debit card. Those selecting the cards will be advised of those charges when they receive their card.

Cardholders cannot make deposits or add funds to their Michigan UI Debit Card. In addition, no line of credit is attached to the UI debit card.

The Michigan UI Debit Card will be automatically issued to individuals who do not select a benefit payment option. The card does not expire for three years. Claimants should keep the card for use with possible future claims. When a card expires, Chase will send a new card, if necessary.

Customer support

Those who choose to use the Michigan UI Debit Card for their unemployment benefit payments should contact JPMorgan Chase with any questions or issues they may have with their card. Chase will provide customer support to individuals online (www.myaccount.chase.com) and through its toll-free phone system (**1-866-523-2122**) for such things as:

- Account balances
- Recent transactions
- Lost, stolen, or damaged cards
- PIN change

Those who decide to use **direct deposit** should contact their financial institution with their questions.

Unemployed workers with questions about their unemployment benefits can contact the Unemployment Insurance Agency by dialing its toll-free number **1-866-500-0017**.



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