

Vermont Department of Labor
Unemployment Insurance
P.O. Box 189
Montpelier, Vermont 05601-0189

DIRECT DEPOSIT SERVICES

What is Direct Deposit? Direct Deposit is the electronic transfer of your Unemployment Insurance (UI) payment to your bank or credit union. Direct Deposit is a safe, quick and easy way to receive your UI benefits. It removes the risk of mail delays, lost or stolen checks and the time it takes for you to cash or deposit your check. When you enroll in the service, you are authorizing the agency to credit your bank or credit union account each time you file for and are entitled to receive benefits.

How do I sign up? The easiest way is our website at www.labor.vermont.gov. The Direct Deposit application, along with other on-line services, can be accessed by clicking "Claimant Applications" in the green box titled "Unemployment Insurance on every Labor website page. You can also enroll by calling the Weekly Continued Claims Line at 1-800-983-2300 and selecting Option "6". The automated system will prompt you for each item of information needed. The system will repeat the information you enter for verification. Services can be started, terminated or changed at any time during a benefit year. However, IF the account or routing numbers has any letters, you must call the toll-free Claimant Assistance Line at 1-877-214-3332 to enroll in the service.

How long does it take for services to begin? Before direct deposit can begin, we must verify all information you have provided through a "pre-note" process. This process generally takes 14 days to complete. As long as all other eligibility requirements have been met, you will receive paper checks until this process is complete. If there is a problem with the information you have provided, we will notify you immediately.

When can I expect my payment to be deposited into my account? Payment will generally be available two days after we transfer it. Payments will not be transmitted on State, Federal or Banking holiday or on weekends.

What record will I receive of my UI Deposits? We will mail you a notice each week after we process your payment that will advise you payment has been made.

Can I participate in Direct Deposit if I have a joint account? Yes. However, the department IS NOT able to release UI payment information to other holders on the account.

If I enroll in direct deposit, what am I authorizing VDOL to do? By requesting this service, you authorize the Vermont Department of Labor to initiate automatic direct deposit of your benefit payments to the account and financial institution indicated by you. This authority will remain in affect for the duration of the current benefit year, unless the department is otherwise notified. Direct deposit services must be reapplied for each benefit year.

Must my bank or credit union be located in Vermont? No. We can deposit to most any financial institution located in the United States. Before enrolling, you should confirm that your financial institution accepts Direct Deposits.

Please See Reverse Side

Can I deposit only a portion of my benefit payments to an account? No. If you elect to enroll in Direct Deposit services, the **full amount** of the payment will be made to a **single account** of your choice.

What do I do if I change banks or my account is closed after I have enrolled in direct deposit? You must notify us of the change to avoid delay in your UI payment. Changes to your direct deposit information can be made online or by calling the Weekly Continued Claims Line at 1-800-983-2300 and selecting Option "6".

THIS IS ONLY A WORKSHEET - DO NOT RETURN THIS FORM

- 1) Your Social Security Number
- 2) Your Account Routing Number (9 Digits)
- 3) Your Account Number (Up to 17 digits)
- 4) Type of Account Checking **Statement Savings***

***Statement Savings Information** - Location of account information for a Statement Savings Account may vary. Contact your financial institution to verify or obtain the account and routing numbers. Not all Statement Savings deposit slips have this information.

SAMPLE CHECK - Below is a sample check to show where the account and routing numbers are located on a personal check.



**Please call the
Claimant Assistance Line
toll-free at
1-877-214-3332
if you have
any questions.**

IMPORTANT INFORMATION

The Vermont Department of Labor will not be responsible for any incorrect account information you have provided. It is your responsibility to assure the information you have provided is true and correct. All direct deposit transactions must be made to an account held either solely or jointly by you. The department will not allow deposits to a third party account.