



**North Carolina Department of Commerce
Division of Employment Security
Unemployment Insurance**



44046714

Voluntary Election for Income Tax Withholdings and/or Direct Deposit of UI Benefits

Save Time, Save A Stamp. Provide this Information Online.

Claimant ID: 12987290

HEATHER L MCMAHAN
BRYSON CITY PO BOX 813
BRYSON CITY, NC 28713

***Submission of this form does not guarantee eligibility to receive benefits
If you already provided this information online, you do not need to return this form. ***

Unemployment Insurance benefits are taxable and must be reported as income on your federal and state tax returns. You may choose to have the Division of Employment Security (DES) withhold a portion of your benefits each week to meet your tax requirement. If you do not choose to have taxes withheld, you may make estimated tax payments. For more information, contact the Internal Revenue Service at www.irs.gov or the N.C. Department of Revenue at www.dornc.com.

Voluntary Election for Deduction and Withholding of Individual Income Tax

By placing an "X" in the appropriate box(es), I voluntarily elect to have the following withholdings made from my unemployment insurance benefits. I understand that these tax deductions will be made only after any other mandatory deductions such as child support payments have been made.

- Federal Income Tax at the rate of 10% of the gross weekly benefit amount due. (This rate cannot be changed)
- State Income Tax at the rate of _____ % of the gross weekly benefit due. (Fill in a rate; whole number only.)

Signature required below.

Voluntary Election for Direct Deposit of UI Benefits

The DES Debit Card is the default method for paying benefits. It can take up to 10 business days for you to receive your card. You may choose to have your benefits directly deposited to your account and/or have taxes withheld by logging in to your account at des.nc.gov. **If you did not provide this information online**, return this form to P.O. Box 25903, Raleigh NC 27611-5903 or fax to 919.733.1370. The withholding and/or direct deposit will begin after DES receives and processes this form.

I authorize DES to direct deposit my unemployment insurance benefit payments into my selected account checked below (select one):

NOTE: Please check the routing and account numbers; then complete the section below:

- Checking - Attach a copy of a check, and write "VOID" across the face of the check.
- Savings

Name of Bank _____

Bank Routing Number

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Bank Account Number _____

I understand that any authorizations that I have chosen will remain in effect for the duration of my unemployment insurance claim. I also understand that any request to change any part of this authorization must be in writing.

Signature (required): _____ **Date:** _____

Help us prevent UI Fraud by responding timely and accurately to requests for information



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Direct Deposit or Debit Card?

****If you already provided this information online, you do not need to return this form.****

If you are eligible to receive unemployment benefits, you can choose to receive payments by either direct deposit to a checking or savings account or by a *North Carolina Debit Card*.

To receive unemployment payments on a debit card, you do not need to take any action. A debit card is the default method of payment.

To receive unemployment payments by direct deposit to a checking or savings account, notify DES either by:

- **Online:** Log in to your account at des.nc.gov and select Update Bank Account info for Payment of Benefits. If you do not have an online account, click on Create an Online Account on the DES homepage; OR
- **Mail:** Complete the form on the front of this document and send it to the address or fax number provided. You must include a voided check for the checking account option if you respond by mail.

Note: If you previously received unemployment payments using direct deposit, you must request direct deposit again by going online or returning the form if this is a new benefit year.

Direct Deposit – Checking or Savings Account

Notify DES if you wish to receive benefit payments by direct deposit.

If DES receives your direct deposit information on time, there is no delay in receiving your payments. Direct deposit payments to your checking or savings account begin after DES receives verification of your account information from your bank. You may receive a payment check in the mail to the address on file while DES waits for confirmation from your bank.

North Carolina Debit Card

No action is required if you wish to receive a debit card.

The NC debit card is mailed to you by a vendor for DES. It will arrive 8-10 business days after DES applies a payment to your claim.

Use the card wherever a MasterCard debit card is accepted to make purchases or get cash back. Read the instructions that come with the card. Balance and account information are available 24-hours-a-day, 7- days-a-week.

Once you receive your card, activate it online at usbankreliacard.com. The card cannot be used until funds have been deposited into your account.

If you have questions about the card, call 888-737-0259. If your address changes, login at des.nc.gov to update your address.



Accessibility and Nondiscrimination Notice

- **IMPORTANT!** This notice contains important information about your application for unemployment benefits. It may include deadlines for your response or appeal. It is very important that you understand this information. For free translation assistance, call 888.737.0259. Press 2 for assistance in Spanish. Press 3 for assistance in all other languages.
- **¡IMPORTANTE!** Este(os) documento(s) contiene(n) información importante sobre su compensación por desempleo. Llame al 888.737.0259 o visite nuestro sitio web en des.nc.gov para obtener asistencia gratuita con la traducción. Este documento puede contener información importante sobre sus beneficios o su derecho de apelación, la cual podría requerir su respuesta para las decisiones de apelación en un plazo de 10 días para las autoridades de menor nivel y de 30 días para las autoridades de mayor nivel y judiciales.
- **重要提示!** 此文件包含关于您的失业补助的重要信息。请致电 888.737.0259 或访问我们的网站 des.nc.gov 获取免费的翻译协助。此文件可能包含与您的利益或上诉权有关的重要信息，可能要求您就上诉决议在 10 天内对下级机关作出回应，在 30 天内对上级机关和司法机关作出回应。
- **QUAN TRỌNG!** Các tài liệu này chứa thông tin quan trọng về tiền bồi thường thất nghiệp của bạn. Hãy gọi tới số 888.737.0259 hoặc truy cập trang web theo địa chỉ des.nc.gov để được trợ giúp dịch thuật miễn phí. Tài liệu này có thể chứa thông tin quan trọng về các Phúc Lợi hoặc Quyền Khiếu Nại của bạn, có thể yêu cầu bạn phải trả lời nếu muốn khiếu nại quyết định trong vòng 10 ngày đối với cơ quan có thẩm quyền cấp dưới và 30 ngày đối với cơ quan có thẩm quyền cấp trên và cơ quan tư pháp.
- **IMPORTANT !** Ce(s) document(s) contient/contiennent des informations importantes concernant votre allocation de chômage. Téléphonez au 888.737.0259 ou rendez-vous sur notre site Web à des.nc.gov pour obtenir gratuitement de l'aide en traduction. Ce document peut contenir des informations importantes sur vos allocations ou sur votre droit de faire appel, qui peuvent, en cas de décisions d'appel, nécessiter votre réponse dans les 10 jours pour les autorités administratives de niveau inférieur et dans les 30 jours pour les autorités judiciaires et les autorités administratives de niveau supérieur.

Auxiliary Aids and Services for Individuals with Disabilities:

Upon request and at no cost to the individual, DES provides auxiliary aids and services to effectively communicate with people with disabilities, including Qualified American Sign Language (ASL) interpreters and written information in formats such as large print, audio, and accessible electronic formats. If you need these services or would like more information, ask for Interpreter Services at 888.737.0259 (voice/TTY) or contact North Carolina's TTY Relay Service at 800.735.2962 or 711 (<http://www.relaync.com/tty>).

Equal Opportunity Is the Law

As a recipient of federal financial assistance, it is illegal for the N.C. Division of Employment Security (DES) to discriminate against anyone in the United States on the basis of race, color, religion, sex (including pregnancy, childbirth, related medical conditions, sex stereotyping, transgender status, or gender identity), national origin (including limited English proficiency), age, disability, political affiliation or belief; or, against any beneficiary of, applicant to, or participant in programs financially assisted under Title I of the Workforce Innovation and Opportunity Act on the basis of the individual's citizenship status or participation in any WIOA Title I-financially assisted program or activity. DES must not discriminate in granting admission or access to any WIOA Title I-financially assisted program or activity; providing opportunities in such a program or activity; or making employment decisions in the administration of such a program or activity. Recipients of federal financial assistance must take reasonable steps to ensure that communications with individuals with disabilities are as effective as communications with others.

What To Do If You Believe You Have Experienced Discrimination

If you think you have been discriminated against under a WIOA Title I-financially assisted program or activity, **you may file an initial complaint within 180 days from the date of the alleged violation.** If you believe DES failed to provide you with the services described above or discriminated against you, you can file an initial complaint with either DES or the U.S. Department of Labor Civil Rights Center (CRC).

Initial complaints may be filed with the DES Legal Services Section at grievance@commerce.nc.gov or by mail at Legal Services Section, Post Office Box 25903, Raleigh, North Carolina 27611-5903. In most cases, DES has 90 days to resolve the complaint and issue a written Notice of Final Action. If you are not satisfied with the resolution, you may file a new complaint with the CRC within 30 days of the date on which you receive the Notice of Final Action. If DES fails to issue the Notice within 90 days of the date on which the complaint was filed, you may file a new complaint with CRC within 30 days of the expiration of the 90-day period.

Complaints may be filed with the U.S. Department of Labor Civil Rights Center (CRC) by mail at Director of the Civil Rights Center, U.S. Department of Labor, 200 Constitution Avenue NW., Room N-4123, Washington, DC 20210 or as directed at www.dol.gov/crc.

