

Important Information About How You Receive Your Unemployment Benefits



**Unemployment
Insurance**



The New York State Department of Labor's Unemployment Insurance program is changing to KeyBank for debit card services. **Benefits paid on or after May 5, 2016, will be deposited to a Key2Benefits debit card.** Like your existing card, the Key2Benefits card will provide convenient, safe and secure access to your funds.

If you have questions that are not answered below, please visit www.labor.ny.gov/debitcard/ or call the Telephone Claims Center toll-free at (888) 209-8124. Thank you for your patience while we make this change.

When will I get my new Key2Benefits debit card?

If you are collecting benefits through a debit card, you will get your new debit card in the mail in April. Keep this card. It is good for three years and can be used for future claims.

If you stop collecting benefits and do not get a card, KeyBank will mail you a new card if you start receiving benefits again in the future. The time it takes to get your card in the mail could delay your receipt of benefits. Register for direct deposit via your online account at www.labor.ny.gov/signin to avoid this delay.

Should I stop using my Chase Direct Payment Card?

No. Use your Chase Direct Payment Card until all funds are gone. You can then discard it. Funds on Chase Direct Payment Cards cannot be transferred to Key2Benefits debit cards. You can keep using your Chase Direct Payment Card as long as there is a balance on it.

Why is this change needed?

JPMorgan Chase is discontinuing their prepaid card program. KeyBank will offer you all the same services as JPMorgan Chase.

What do I need to do to prepare for this change?

Make sure we have your current mailing address so your new card is mailed to the right place. Check that we have your current address or update it via your online account at www.labor.ny.gov/signin.

Will I be able to use the Key2Benefits card the same way I use my current card?

Yes, with a few changes:

Feature	Chase card	Key2Benefits card
In-network ATM withdrawals	Unlimited free at all Chase and Allpoint ATMs	Unlimited free at all KeyBank, First Niagara and Allpoint
Out-of-network ATM withdrawals	2 free per month and \$1.50 for each withdrawal thereafter	\$1.50 for each withdrawal
Out-of-network balance inquiry	\$.50	Free
Transaction denial due to insufficient funds	\$.50	Free
Rush delivery of replacement debit card	\$10	\$15
ATM withdrawal limit	\$800 per day	\$1,500 per day
Pay for gas outside at the pump	Not allowed	Allowed
Text alerts when benefits are deposited	Not available	Available

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