

The Unemployment Insurance Program is Changing to KeyBank for Debit Card Services



Why is this change needed?

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

This change does not affect you if you have your Unemployment Insurance benefits direct deposited into your bank account.

When will I get a new debit card from KeyBank?

For claimants who file a new claim: you should receive your debit card early in the third week of your claim.

For claimants who have an open claim: you should receive your debit card by April 30, 2016. *Benefits paid on or after **May 5, 2016**, will be paid to your new KeyBank debit card.*

Keep your Chase Direct Payment Card and use it until all funds are gone.

The debit card will be mailed in a plain white envelope. Please watch for it in the mail. *Do not throw it away*, even if you sign up for direct deposit. It is valid for 3 years and can be used for future claims.

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.

What if I have not received a KeyBank debit card?

Call the Telephone Claims Center at (888) 209-8124 if:

- You filed a new claim and have not received your debit card by the end of the third week of your claim, or
- You have an open claim and have not received your debit card by April 30, 2016.

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. The funds on your Chase Direct Payment Card **cannot be transferred** to your KeyBank debit card. You should keep using your Chase Direct Payment Card as long as there is a balance on it, even if you have already received your KeyBank debit card.



What are my other options for receiving benefits?

You can get your benefits direct deposited into your personal checking account. Register for direct deposit via your online account at: www.labor.ny.gov/signin.

Where can I use my KeyBank debit card and is there a fee?

You can use your debit card to withdraw cash for free at over 46,000 KeyBank, First Niagara Bank and Allpoint ATMs in the United States. To find an ATM near you, use the ATM locator at: www.Key2Benefits.com/NYSDOL.

If you use your debit card at an ATM that is not a KeyBank, First Niagara Bank or Allpoint ATM, the fee is \$1.50 per withdrawal. Find a full list of fees at www.labor.ny.gov/debitcard/fees.shtm.

You can also use your debit card to withdraw cash at no charge at a teller window in any bank that displays the MasterCard logo. MasterCard is also accepted at hundreds of thousands of businesses where you can make purchases and sometimes get cash back with your purchase. The amount of cash back allowed may vary by store. The store may also charge a cash back fee. Be sure to ask the clerk about any fees before you begin your transaction.

How is the KeyBank debit card different than the Chase Direct Payment Card?

There are a few differences:

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 ATMs
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

Where can I get more information about the KeyBank debit card?

Get more information about the Key2Benefits debit card issued by KeyBank at www.labor.ny.gov/debitcard/.