



North Carolina Department of Commerce
Division of Employment Security
Unemployment Insurance

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

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

***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.dornrc.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.