



Legislation Details (With Text)

File #: 09-0133R **Version:** 0 **Name:** Unemployment Benefits - Debit Cards
Type: City Council Resolution **Status:** Withdrawn
File created: 6/1/2009 **In control:** City Council
On agenda: **Final action:** 1/11/2010
Enactment date: **Enactment #:**
Title: Unemployment Benefits - Debit Cards

FOR the purpose of requesting the Secretary of the Maryland Department of Labor, Licensing and Regulation to report to the City Council on the efficacy of disbursing unemployment benefits to new recipients through prepaid debit cards, to address complaints that some recipients are being charged an ATM fee to gain access to their funds, and to determine the availability of fee-free Citi network ATMs to Baltimore City residents.

Sponsors: Belinda Conaway, Nicholas C. D'Adamo, President Young, Warren Branch, Sharon Green Middleton, Helen L. Holton, Agnes Welch, Bill Henry, Stephanie President Rawlings-Blake, James B. Kraft, Edward Reisinger, Robert Curran, Mary Pat Clarke

Indexes:

Code sections:

Attachments: 1. 09-0133R - 1st Reader.pdf, 2. Law - 09-0133R.pdf

Date	Ver.	Action By	Action	Result
1/11/2010	0	City Council	Withdrawn	
6/4/2009	0	The City Council	Referred for a Report	
6/1/2009	0	City Council	Assigned	
6/1/2009	0	City Council	Introduced	

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INTRODUCTORY*

CITY OF BALTIMORE
COUNCIL BILL R
(Resolution)

Introduced by: Councilmember Conaway

A RESOLUTION ENTITLED

A COUNCIL RESOLUTION concerning
Unemployment Benefits - Debit Cards

FOR the purpose of requesting the Secretary of the Maryland Department of Labor, Licensing and Regulation to report to the City Council on the efficacy of disbursing unemployment benefits to new recipients through prepaid debit cards, to address complaints that some recipients are being charged an ATM fee to gain access to their funds, and to determine the availability of fee-free Citi network ATMs to Baltimore City residents.

Recitals

In December 2008, the Secretary of the Department of Labor, Licensing and Regulation (DLLR) announced that all new recipients of unemployment insurance benefits would receive automatic payments through prepaid debit cards, eliminating the need for paper checks and saving the State \$400,000 a year.

The State of Maryland Treasurer's Office and DLLR entered into a contract with Citi Prepaid Services to provide debit cards, which will receive electronic payments automatically. Claimants have the option of having payments directly forwarded to the own bank accounts, purportedly eliminating the problems caused by lost or delayed checks and saving beneficiaries the cost of fees sometimes associated with cashing checks.

With their Citi Prepaid debit cards, unemployment insurance claimants are supposed to be able to:

- Access fee-free funds at ATMs within the Citi network;
- Make fee-free purchases everywhere Visa debit cards are accepted;
- Access fee-free cash at Visa member banks;
- Access fee-free cash at participating retailers;
- Manage their account online or make bank transfers for free; and
- Access their account via a toll-free interactive voice response system.

Unfortunately, it has been reported that in inner-city neighborhoods the number of Citi network ATMS is limited. The scarcity of network ATMS results in recipients paying fees of \$1.50 to \$2.75 to access their funds, thus imposing a financial penalty on persons already experiencing budgetary hard times.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF BALTIMORE, That the Secretary of the Maryland Department of Labor, Licensing and Regulation is requested to report to the City Council on the efficacy of disbursing unemployment benefits to new recipients through prepaid debit cards, to address complaints that some recipients are being charged an ATM fee to gain access to their funds, and to determine the availability of fee-free Citi network ATMs to Baltimore City residents.

AND BE IT FURTHER RESOLVED, That a copy of this Resolution be sent to the Mayor, the Secretary of the Maryland Department of Labor, Licensing and Regulation, entities listed in the Department of Planning Directory of Community Associations, the Commissioner of Housing and Community Development, and the Mayor's Legislative Liaison to the City Council.

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