

## Miscellaneous Information

This section contains information on overpayments, lost or stolen debit card, fraud, and the reporting of fraud. The following questions and answers have been selected to help you better understand the Unemployment Compensation Claim (UC) process and to become more comfortable with the terminology. These questions are targeted towards individuals filing their first unemployment claim.

### The Top Ten Things You Should Know About UC

- [I lost my debit card or it was stolen. What should I do?](#)
- [I found a lost debit card and believe there is money left in the account. Is it okay to go ahead and use it?](#)
- [One of my relatives passed away with a balance on the debit card. What should I do?](#)
- [I would like to request a Form 1099G to be sent to me telling me how much unemployment compensation I drew last year.](#)
- [The amount on my Form 1099G does not agree with my records of what I drew in unemployment last year.](#)
- [How can I request written information about my claim?](#)
- [Where do I report that my employer is not withholding taxes \(paying cash or giving me a 1099\)?](#)
- [Can I have Federal withholding taxes taken out of my unemployment payments?](#)
- [What will happen if I draw unemployment benefits while I am working?](#)
- [If I have an overpayment, how can I pay the money back?](#)
- [Can I request a waiver of repayment of my overpayment?](#)
- [Can I be charged with fraud if I claim unemployment benefits while working?](#)
- [What are the penalties for committing fraud while drawing unemployment benefits?](#)
- [If I suspect that someone is drawing unemployment benefits while working, how can I report it?](#)
- [What is the Alabama New-Hire program?](#)
- [Benefit Payment Control Contact Information](#)

Once your claim is filed, information about your claim is available online [click here](#) or by calling the Toll Free inquiry number (800-361-4524) to get general information or specific information on your claim:

You need to enter your Personal Identification Number (PIN) to make sure your personal information is secure.

**The following is general information only and does not have the force and effect of law, rule or regulation.**

**Q. I lost my debit card or it was stolen. What should I do?**

Immediately report a lost or stolen card by calling AL Vantage Customer Support at 1-833-888-2779. As long as the lost or stolen card is reported immediately, you will not be responsible for any unauthorized merchant charges.

**Q. I found a lost debit card and believe there is money left on the account.**

**Is it okay to go ahead and use it?**

Yes, as long as you have not already requested a replacement card. If you have already requested a replacement for a lost/stolen card, destroy the old card you have found, as it is no longer valid. To verify the balance left on the card you have found call AL Vantage Customer Support at 1-833-888-2779 or go online to [AL Vantage Debit Card Account](#) to obtain this information.

**Q. One of my relatives passed away with a balance on the debit card. What should I do?**

Contact the Legal Division of ADOL at (334) 956-7470. They will instruct you on how to file for the benefits which are owed to the deceased.

**Q. I would like to request a Form 1099G to be sent to me telling me how much unemployment compensation I drew last year.**

The Form 1099G is available online for previous tax years. To access the Form 1099G for previous years, you may [Click Here](#) to print a copy. For information on benefits paid prior to these tax years, you may either send a written request to Alabama Department of Labor, Room 2225, 649 Monroe Street, Montgomery, AL 36131, or fax the request to (334) 956-4074. Your request should include your name, social security number, the year you are requesting, and your signature. Please provide your current mailing address or a fax number where you would like the Form 1099G to be returned.

**Q. The amount shown on my Form 1099G does not agree with my records of what I drew in unemployment last year.**

The Form 1099 is based on the date the payment(s) were issued, not the date received. A payment issued in late December might not be received until January. NOTE: Any payments that are used to offset an overpayment will appear as payments to your claim on the Form 1099. [Click Here](#) for information regarding overpayments and how to pay the money back.

**Q. How can I request written information about my claim?**

If you need any written information from your Unemployment Claim for the purpose of Department of Human Resources (DHR) applications, a Mortgage, loan, etc., you will need to complete the Form 480. Be sure to follow all instructions on the Form 480. Complete the form and state the purpose for the request, have your signature notarized, include a \$10 money order payable to ADOL and mail to the Central Cashier. To print a copy of the Form 480, please [Click Here](#).

**Q. Report Fraud: Where do I report that my employer is not withholding taxes (paying cash or giving me a 1099)?**

To report fraud visit our website at [Report Fraud](#) or call 1-855-234-2856.

**Q. Can I have Federal withholding taxes taken out of my unemployment payments?**

Yes, beginning January 1, 1997, you have the option of having Federal Withholding taxes withheld at the current rate of 10%.

**Q. What will happen if I draw unemployment benefits while I am working?**

You may be charged with an overpayment of unemployment benefits which you will have to repay before any further or future benefits can be paid to you. You may also be disqualified from receiving unemployment benefits. If you are working and drawing benefits, it will be discovered through a periodic audit of your unemployment claim for benefits. Your claim for unemployment benefits may be audited, even after your claim ends. Your claim is audited by comparing any weeks in which you were paid benefits with any wages reported by your employer during the same time period.

**Q. If I have an overpayment, how can I pay the money back?**

If you are currently eligible to draw unemployment benefits, each week of unemployment benefits will be offset (taken) automatically, as you claim each week until the full amount of the overpayment has been repaid. Any payments used to offset an overpayment will appear on your Form 1099G for year the payments were collected. Overpayments due to fraud cannot be offset. You will not be eligible to receive unemployment benefits until the fraudulent overpayment(s), penalty, and interest have been repaid in cash or income tax offsets.

Otherwise, you may repay the full overpaid amount or contact Benefit Payment Control at 334-956-4000 between 8:00 a.m. and 5:00 p.m. to arrange to make monthly payments. Payments can be made online at [Labor.Alabama.gov](http://Labor.Alabama.gov) (select 'Online Services', then select "Unemployment Services") or via personal check, money order, cashier's check payable to Alabama Department of Labor and mailed to Alabama Department of Labor, Attention: Benefit Payment Control, 649 Monroe Street, Montgomery, AL 36131. Do not forward cash through the mail. Overpayments may also be withheld from State and Federal Income Tax refunds.

**Q. Can I request a waiver of repayment of my overpayment?**

Yes. If the overpayment is no fault of your own, a request for waiver of repayment of the overpayment may be approved by the Secretary of Labor. All requests for waiver of repayment of the overpayment must be made in writing by completing a waiver questionnaire and returning the completed questionnaire to the department for

review. Waiver questionnaires may be obtained from the [address shown below](#). Overpayments determined to result from fraudulent intent will not be waived.

**Q. Can I be charged with fraud if I claim unemployment benefits while working?**

Fraud is a willful intent to make a false statement, or misrepresentation or willfully failing to disclose a material fact in order to obtain any benefit payment. This means that anyone who is found to claim as much as one week of benefits with intent to willfully defraud the state may be charged with fraud. This may be determined either by failing to report earnings while working or failing to report a separation from your job in order to obtain unemployment benefits.

**Q. What are the penalties for committing fraud while drawing unemployment benefits?**

You will be charged with an overpayment of unemployment benefits, which you will have to repay in full before any further or future unemployment benefits can be paid to you. An administrative penalty may be assessed against your current and/or next subsequent claim for unemployment benefits. This penalty may be a monetary amount of not less than four times your weekly benefit amount and not more than your maximum benefit amount deducted from your maximum benefit amount. Additionally, a Federal penalty of 15% may also be assessed. A warrant for your arrest may be filed with the county sheriff in the county which you reside, for committing the act of fraud. The Unemployment Insurance Law provides that anyone found to have committed fraud in claiming unemployment benefits, whether such payment or benefit is received or not, shall be guilty of a misdemeanor. If you are convicted in a court of law, each conviction is punishable by a fine of not less than \$50 and not more than \$500, or imprisonment for not longer than 12 months, or both. Each week claimed shall constitute a separate and distinct offense. A person convicted of fraud is disqualified from voting under Alabama Law.

**Q. If I suspect that someone is drawing unemployment benefits while working, how can I report it to the department?**

You may report any incidence of suspected fraud or someone working while drawing benefits through our Fraud Hotline, a toll free number **1-800-392-8019** between the hours of 8:00 a.m. and 5:00 p.m., Monday through Friday. All reported incidents will be investigated. You are not required to reveal your identity.

**Q. What is the Alabama New Hire program?**

This is a registry for reporting newly hired employees, recalled workers, and job refusals. Its purpose is to combat fraud and keep employer tax rates from rising. For more information, call the New Hire Unit at **(334) 956-4000** or **FAX (334) 956-4024**.

**Alabama Department of Labor  
649 Monroe Street, Room 3430  
Montgomery, AL 36131-4200**

**Phone: (334) 956-4000**

**FAX: (334) 956-4024**

**Fraud Hotline: 1-800-392-8019**