

THIERMAN BUCK LLP  
7287 Lakeside Drive  
Reno, NV 89511  
(775) 284-1500 Fax (775) 703-5027  
Email info@thiermanbuck.com www.thiermanbuck.com

1 Mark R. Thierman (Bar No. 8285)  
2 mark@thiermanbuck.com  
3 Joshua D. Buck (Bar No. 12187)  
4 josh@thiermanbuck.com  
5 Leah L. Jones (Bar No. 13161)  
6 leah@thiermanbuck.com  
7 THIERMAN BUCK, LLP  
8 7287 Lakeside Drive  
9 Reno, Nevada 89511  
10 Tel.: (775) 284-1500  
11 Fax.: (775) 703-5027

12 *Attorneys for Plaintiffs-Petitioners*

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IN THE SECOND JUDICIAL DISTRICT COURT OF  
THE STATE OF NEVADA IN AND FOR THE  
COUNTY OF WASHOE

AMETHYST PAYNE, *et al*, on behalf of  
themselves and all others similarly situated,

*Plaintiffs-Petitioners,*

v.

STATE OF NEVADA ex rel NEVADA  
DEPARTMENT OF EMPLOYMENT,  
TRAINING AND REHABILITATION  
(DETR); HEATHER KORBULIC in her  
official capacity only as Nevada Director of  
Employment, Training and Rehabilitation; and  
KIMBERLY GAA in her official capacity  
only as the Administrator for the Employment  
Security Division (ESD); and DOES 1-100,  
inclusive,

*Defendants-Respondents*

Case No.: CV20-00755

**DECLARATION OF**

**ANTHONY NAPOLITANO**

1 State of Nevada

2 County of Clark

3  
4 I, Anthony Napolitano, being duly sworn, upon my oath, hereby depose and say:

5 1. The following declaration is based upon my own personal observation and  
6 knowledge, and if called upon to testify to the things contained herein, I could competently so  
7 testify, except as to those matters stated to be based upon information and belief, and as to  
8 those matters, I believe them true because I believe that the source of the information is  
trustworthy and the statement is admissible in a court of law.

9 2. I live in Las Vegas with my wife and three minor children. Prior to March 15,  
10 2020, I was a driver for Lyft and also worked part time as a 1099 employee for TGJ Painting of  
11 Henderson, Nevada. Due to the COVID shutdown mandated by Gov. Sisolak, I was forced out  
12 of earning a living. I am running out of time and options. My savings, stimulus, any money I  
13 had for my family is about gone, and bills are piling up without any more extensions.

14 3. On March 27, 2020 I applied for regular unemployment (UI) and was denied due  
15 to being a 1099 employee/Ineligible. On May 16, 2020, I filed his initial claim as an  
16 independent contractor with DETR claim number # [REDACTED]. On May 22, 2020, I received a  
17 monetary determination from DETR stating he was eligible for \$469 a week under the  
18 "Pandemic Unemployment Assistance" also known as the PUA program plus the \$600 a week  
19 under the "Federal Pandemic Unemployment Compensation" also known as the FPUC  
20 program. On May 24, 2020, the first day possible, I filed for all back weeks allowed to the week  
21 of March 22, 2020. Initially, my personal DETR status report webpage stated that there was  
22 outstanding issues with his claim as follows: "IP ISSUE, WORKING FULL TIME, PUA Other  
23 program Eligibility." On May 27, 2020, my personal DETR status report webpage showed that  
24 all outstanding issues fell off of my claim but the claim still said "yes" under unresolved issues  
25 though site was showing none. This was holding up my payment of the promised unemployment  
26 compensation. From June 1, 2020, the date DETR first opened up it's phone lines to speak with  
27 a representative about gig worker claims until June 19, 2020. I made 1000s of unsuccessful  
28 calls to DETR's PUA adjudication line. After 5 minutes and 34 seconds the calls automatically



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Email info@thermanbuck.com www.thermanbuck.com

1 Disconnect. This went on all day every day, even on Saturday. In all that time, I was unable to  
2 speak to anyone at DETR about my claim. I still have not been paid any unemployment  
3 compensation nor have I been given any notice of an appeal process that he could use to object  
4 to this lack of payment.

5 4. I have read the forgoing declaration consisting of this page and 2 others and  
6 declare under penalty of perjury that it is true and correct, except as to matters stated upon  
7 information and belief, and as to those, I believe them true. I have attached true and correct  
8 copies of the exhibits, if any, listed herein after.

9  
10 **AFFIRMATION**

11 *The undersigned does hereby affirm that the preceding document to be filed in the Second*  
12 *Judicial District Court of the State of Nevada, Country of Washoe, does not contain the social*  
13 *security number of any person.*

14 Executed June <sup>21</sup> of 2020 in City of Las Vegas, Nevada.

15 *Anthony Napolitano*

16 9BB978493D2C4A3

17 Anthony Napolitano

## **EXHIBIT 1**

E-mail to Thierman Buck Law Firm

## **EXHIBIT 1**



## Law Clerk

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**From:** anthony napolitano <[REDACTED]>  
**Sent:** Friday, June 19, 2020 10:04 AM  
**To:** info  
**Subject:** Anthony Napolitano-GIG WORKER-LAS VEGAS- Have not been paid 12 WEEKS if Backpay  
**Attachments:** DETR UI Ineligible.pdf; detr.pdf; email to all about DETR CASE.PNG; Napolitano Drivers License EXP 4-22-2027.png; PUA Claim Details.PNG; PUA Claim Summary.PNG; Claim Info and back weeks.PNG; NoticeofPUAMonetaryDetermination\_ANTHONYNAPOLITANO-3824202005221311 (1).pdf  
**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

Hello,

I was made aware you were gathering peoples stories regarding the PUA in Nevada. I currently live in las vegas. I have three small children and Wife that I take care of. I am a 1099 employee with Lyft and also a 1099 Employee with a painting and drywall company is las vegas. Due to COVID and the shut down mandated by Gov. Sisolak I was forced out of earning a living. Below is my timeline of my unemployment process and the lack of any help or money that I am eligible for.

3/25/2020- Stopped working due to COVID shut down

3/27/2020- Applied for regular Unemployment

- Denied- Due to being a 1099 employee/Inelgible (Attached Denial DETR for Regular Unemployment)

Waited for PUA to finally open for GIG workers on 5/16/2020-

5/16/2020-Filed Initial Claim with PUA

5/22/2020- Received Monetary determination from PUA stating i was eligible for \$469.0 a week plus the 600 Stimulus (Attached)

5/24/2020- System was open to file back weeks

5/24/2020-Filed all back weeks to the week of 3/22/2020

Initial outstanding issues with my claim (IP ISSUE, WORKING FULL TIME, PUA Other program Eligibility)

5/27/2020- All outstanding issues fell off of my claim, Claim still says "yes" under unresolved issues though site is showing none. This is holding up my payment.

6/1/2020- Phone lines are open to speak with someone about my claim.

From 6/1/2020 up until today i have made 1000s of unsuccessful calls to the PUA adjudication line. After 5 minutes and 34 seconds the calls Disconnect. This goes on all day everyday even on saturday.

In addition to trying to reach the adjudication line I have emailed every senator congress person and every DETR email a group of us could find. on 6/5/2020. NO RESPONSES BACK.

6/19/2020- Heard through facebook group to upload more documents to help speed up adjudication should they ever get to my case. uploaded DL, SSC, US Passport, DENIAL LETTER, Screenshots, Letter of attestation i have not left NV or the US.

I am running out of time and options. My savings, stimulus, any money I had for my family is about gone. and bills are piling up without any more extensions

WE NEED HELP. This money is federal money that we are qualified for and I have received nothing. At this point the mental toll it has taken on myself and my family is indescribable. Not to mention I cannot return to work as my business license for LYFT has now expired as of 5/31/2020 and I cannot afford the \$200 to renew it, I cannot afford my car insurance, My car payment is over a month late and in danger of negatively affecting my credit. I can barely make my Phone bill this month. I am running out of options as are many and this is beyond wrong and has to be illegal.

My payments have stayed IN PROGRESS with no movements since i have filed. I am losing hope.

Please help! PLEASE HELP!

My family and I thank you

Anthony Napolitano  
Claim Number

[REDACTED]

## **EXHIBIT 2**

Notice of PUA Monetary  
Determination

**EXHIBIT 2**





Notice of PUA Monetary Determination

Anthony Napolitano  
[REDACTED]

Claimant ID:  
[REDACTED]

Claim Effective Date (BYB):  
03/22/2020

Benefit Year Ending (BYE):  
12/26/2020

Agreement Number:  
Section 2102 of the CARES Act of 2020

This determination notifies you, that you are financially eligible for Pandemic Unemployment Assistance (PUA) benefits pursuant to Section 2102 of the CARES Act of 2020 and the applicable federal regulations at 20 CFR, Part 625. Provided you meet all program deadlines and eligibility requirements during the week(s) claimed, you are eligible for a weekly benefit amount (WBA) of \$[REDACTED]

Your WBA is based on your highest quarterly wages paid and/or net income earned from self-employment as compared to the total of all wages paid and/or net income earned during your most recent federal tax year that ended prior to the beginning of the pandemic. Your WBA should equal at least 50% of the average weekly wage benefit amount in Nevada, as provided by the United States Department of Labor in UIPL 03-20. The maximum allowable WBA in Nevada is \$[REDACTED]

Our records and/or the records you provided show, that during your base period wages and/or self-employment net income reported were;

**Employment Income:**

Name	January-March 2019	April-June 2019	July-September 2019	October-December 2019
Self Employed	\$[REDACTED]	\$[REDACTED]	\$[REDACTED]	\$[REDACTED]

**Self-Employment Income: \$53,000.00**

**Insufficient or No Employment/Self-Employment Income:**

If you had insufficient or no employment/self-employment income and you meet all program deadlines and eligibility requirements during the week(s) claimed, you are eligible for the Minimum WBA of \$181.00. **See "Other Important Information" on Page 2.**





## **APPEAL RIGHTS**

If you disagree with this determination, you have the right to file an appeal and your appeal must be received by 07/25/2020. Notice: If you receive more than one decision, read each one carefully to protect your appeal rights. ANY ineligible decision will stop payment of this claim. Please read the following information carefully. If you disagree with the decision you have the right to file an appeal. **The appeal can only be submitted on-line through the EmployNV.gov portal.** Log in to your account, click the Unemployment Services link and select "File an Appeal". You may request an appeal after the finality date indicated above, however, you must show good cause for the delay in filing. If an interpreter is needed, please include this information in the appeal request. During the appeal process you must continue to file claims for any week you are unemployed to preserve any benefit rights that may be established as a result of the appeal. Once your appeal has been received and reviewed, you will receive additional information regarding the appeal in your EmployNV mail box.

## **OTHER IMPORTANT INFORMATION**

**WEEKLY FILING INSTRUCTIONS- Online (fastest option) --** Go to EmployNV.gov, select **File Your PUA Weekly Certification** from the welcome page. Log into your claim and follow the prompts. If you are already logged into EmployNV, navigate to Unemployment Services, click **Weekly Claim Certification**.

**PUA Claim Center -** (800)-603-9681

**PANDEMIC ASSISTANCE PERIOD –** PUA benefits are payable for the weeks beginning February 2, 2020 and the week ending December 26, 2020. The number of PUA weeks payable is 39, less any week(s) regular of UC paid. A shorter or abbreviated disaster assistance period may be provided if it is determined that unemployment due to the pandemic is of a short duration or is no longer attributable to the pandemic.

**MINIMUM WEEKLY AMOUNT -** If you have insufficient wages from employment or insufficient or no net income from self-employment in the applicable tax year base period, your WBA is equal to 50 percent of the average weekly benefit amount in Nevada, as provided by the United States Department of Labor in UIPL 03-20. This is known as the Minimum PUA WBA.

**OTHER TYPES OF APPLICANTS -** Refer to the PUA pamphlet for information on head of household/ breadwinner, incapacitated or deceased applicants and family business.

**PERMITS FUTURE REDETERMINATION DURING DISASTER PERIOD -** If you filed your PUA claim based only on your certification of credit weeks and/or wage documentation, you must submit sufficient documentation of employment/self-employment within 21 days of your initial application. If sufficient documentation is not received within 21 calendar days, your PUA WBA will be redetermined. If the redetermined amount is less than the original PUA WBA and you received payments of PUA for any weeks of unemployment prior to the date of the redetermination, a determination will be issued establishing an overpayment.

If the PUA WBA was redetermined because the required wage documentation was not submitted within 21 calendar days, you may have your WBA redetermined upon submittal of the documentation prior to the end of the pandemic assistance period. Any higher weekly amount determined will be applied to all weeks for which you filed and for which you were eligible for the payment of PUA.

Documentation may include but is not limited to:





- IRS form 1040 (schedule CE, or F)
- Business records (bank statements, financial statements)
- Statements signed by an employer
- Paycheck



**Please submit your documentation by:**

**Online** – Please submit this proof by uploading your document(s) to your claimant portal at EmployNV.gov. Failure to follow these instructions may result in a delay in the processing of benefits.

**Pandemic Unemployment Assistance PUA HANDBOOK** - Further information about your rights and responsibilities is available in the PUA handbook. A link to the handbook can be found within the EmployNV PUA weekly claim filing application. The information provided above is intended as a brief description of the requirements under applicable state and federal laws. This information does not have the force of law or regulation.

**IMPORTANT NOTICE ABOUT FRAUD**

The United States Department of Labor, in UIPL 16-20, provides that the requirements of 20 CFR 625.14 shall apply with respect to PUA overpayments as fraud to the same extent and in the same manner as in the case of DUA. Pursuant to 20 CFR §625.14(i), if a person was overpaid because the person (1) knowingly made, or caused another to make a false statement or misrepresentation of a material fact, or (2) knowingly failed, or caused another to fail, to disclose a material fact, pertaining to an initial application for DUA, the person is disqualified from the receipt of any DUA with respect to that major disaster. If the false statement, misrepresentation, or nondisclosure pertains to a week for which application for payment of DUA is made, the individual shall be disqualified from the receipt of DUA for that week and the first two compensable weeks in the Disaster Assistance Period immediately following that week, with respect to which the individual is otherwise entitled to a payment of DUA.





# **EXHIBIT 3**

Notice of Monetary Determination  
UI Denial

**EXHIBIT 3**

### Claimant Details

Below is the personal information items concerning your benefit claim. Clicking the *Edit Information* link will allow you to modify address and phone information.

**Claimant Name:** ANTHONY NAPOLITANO  
**Address:** [REDACTED]  
**City:** [REDACTED]  
**State:** [REDACTED]  
**Zip:** [REDACTED]

**Claimant User Name:** [REDACTED]

[ [Edit Information](#) ]

### Claim Details

Below are the details of your current benefit claim. You may find more information by clicking the *More Information* link.

**Claim #:** 39868

**Claim Type:** New

**Claim Status:** Regular Active

**Available Credits:** \$ [REDACTED]

**Claim Benefit Balance:** \$ [REDACTED]

**Claim Benefit Paid:** \$0.00

**Federal Tax Withheld:** Yes

**Claim Effective Date:** 3/22/2020

**Benefit Year End Date:** 12/26/2020

**Payment Type:** Direct Deposit

**Weekly Benefit Amount:** \$ [REDACTED]

**Claim Under Review:** No

**Unresolved Issues:** Yes

**State Tax Withheld:** No

[ [More Information](#) ]

## Outstanding Claim Issues

No Outstanding Issues have been found for this claim.

## Weekly Benefit Certifications

Below are the weeks for which you have completed certifications to continue your unemployment benefits.

#	Week Ending	Certification Filing Date	Benefit Pay Date	Payment Number	Benefit Amount	Federal Withholding	Payment Amount
12	06/13/2020	6/14/2020 10:46:46 AM	In Progress	N/A	\$	\$0.00	\$0.00
11	06/06/2020	6/7/2020 7:49:04 PM	In Progress	N/A	\$	\$0.00	\$0.00
10	05/30/2020	5/31/2020 12:45:42 PM	In Progress	N/A	\$	\$0.00	\$0.00
9	05/23/2020	5/24/2020 9:43:04 PM	In Progress	N/A	\$	\$0.00	\$0.00
8	05/16/2020	5/24/2020 9:41:38 PM	In Progress	N/A	\$	\$0.00	\$0.00
7	05/09/2020	5/24/2020 9:40:15 PM	In Progress	N/A	\$	\$0.00	\$0.00
6	05/02/2020	5/24/2020 9:38:51 PM	In Progress	N/A	\$	\$0.00	\$0.00
5	04/25/2020	5/24/2020 9:37:23 PM	In Progress	N/A	\$	\$0.00	\$0.00
4	04/18/2020	5/24/2020 9:35:43 PM	In Progress	N/A	\$	\$0.00	\$0.00
3	04/11/2020	5/24/2020 9:34:06 PM	In Progress	N/A	\$	\$0.00	\$0.00
2	04/04/2020	5/24/2020 9:32:14 PM	In Progress	N/A	\$	\$0.00	\$0.00
1	03/28/2020	5/24/2020 9:29:47 PM	In Progress	N/A	\$	\$0.00	\$0.00



**Employment Security Division**  
Monetary Unit  
500 East Third Street  
Carson City, NV 89713-0035  
Tel (775) 684-0444 Fax (775) 684-0463



11227658  
<http://www.nvdetr.org>

ANTHONY NAPOLITANO  
[REDACTED]

**Claimant ID:** [REDACTED]  
**Re:** Notice of Monetary  
Determination  
**Date Mailed:** 04/01/2020  
**Appeal Date:** 04/13/2020  
**Claim Effective Date:**  
03/29/2020  
**Program:** UI

This Notice of Monetary Determination is to inform you of the wages used by the Division to calculate your monetary eligibility for unemployment benefits. Your benefit amount is calculated on base period wages reported by your Employer(s). Your base period is 10/01/2018 through 09/30/2019.

Per Nevada Revised Statute (NRS) 612.025 [1], the base period is defined as the first four of the last five completed calendar quarters immediately preceding the effective date of your initial claim for benefits. For additional information regarding Alternate Base Period eligibility, contact Nevada Telephone Claim Center.

Your benefit year is a consecutive 52 week period beginning the effective date of your claim. Benefits may be paid for any period you are out of work during the benefit year, as long as you have a remaining benefit balance.

If a person does not meet the wage requirements by using the first four of the last five completed calendar quarters, then an Alternate Base Period claim may be established using the last four completed calendar quarters.

Per Nevada Revised Statute (NRS) 612.025 [2], the alternate base period is defined as the last four completed calendar quarters immediately preceding the effective date of your initial claim for benefits.

Receipt of this letter does not necessarily mean that you are qualified for unemployment benefits. Its purpose is to advise you of the benefit amount you are entitled to if you are meeting all other eligibility requirements for unemployment benefits. See the Nevada Unemployment Insurance Facts for Claimants booklet for more information about eligibility issues and the method used to calculate your benefit amount. This booklet is available on-line at <http://ui.nv.gov>.

Carefully examine the wages which were reported by your employer(s). Errors or missing wages could reduce your benefits or prevent you from qualifying for unemployment benefits. If the information below contains errors, omissions, or reported wages not earned by you, you are responsible for notifying the Division. Your written request must include the reason that you disagree with the determination. Include your name, social security number and any proof of



Report suspected UI Fraud online at <https://uifraud.nvdetr.org>

LET142\_83.0.0

work such as copies of paycheck stubs, W2 forms, etc. Failure to provide accurate information may result in the overpayment of benefits for which you may be responsible for repayment.

Please be advised that Military, Federal Government or wages from another state will be shown as pending until the wages are received. These wages are requested at the time you filed your claim. You will receive a redetermination when these wages are added to your claim. Please continue to file your weekly claims during this process.

**NOTE:** Unemployment compensation information may be requested and utilized for other governmental purposes, including, but not limited to, verification of an individual's eligibility for other governmental programs and may be subject to verification through computer matching programs with other agencies, pursuant to applicable federal and state law, including 20 C.F.R. § 603.11, NRS 612.265, and the Privacy Act of 1974, 5 U.S.C. § 552a.

*To protect your benefit rights, please download and read the Nevada Unemployment Insurance Facts for Claimants Handbook located at [ui.nv.gov](http://ui.nv.gov)  
[ui.nv.gov/Handbooks/uinv\\_handbook.htm](http://ui.nv.gov/Handbooks/uinv_handbook.htm)*

*Para proteger sus derechos a sus beneficios, descargue y lea el manual de Informacion para Reclamantes del Seguro de Desempleo en Nevada en [ui.nv.gov](http://ui.nv.gov)  
[ui.nv.gov/Handbooks/uinv\\_handbook.htm](http://ui.nv.gov/Handbooks/uinv_handbook.htm)*

Employer	QTR Q4/2018	QTR Q1/2019	QTR Q2/2019	QTR Q3/2019	Employer Total	State
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
<b>Total Wages</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	

Based on the above information you are potentially eligible for:

Weekly Amount	Total Weeks	Maximum Payable Amount
\$0.00	0	\$0.00

You have the right to file an appeal. In accordance with NRS 612.485, the last day to protest this determination or request cancellation of this claim is 04/13/2020.



## APPEAL RIGHTS AND INFORMATION

If you disagree with this determination you may file an appeal. An appeal must be filed within 11 days of the date the decision was sent to you.

You may request an appeal date extension, if you did not file your appeal timely; however, you must show good cause for the delay in filing. You may appeal by writing a letter to the address shown below. Your appeal must include the reason for appealing, the employer name, your social security number, and your signature. If an interpreter is needed, please include this request in the appeal letter. If you need additional information please contact the Telephone Claims Office at (888) 890-8211.

Your last day to appeal this decision is 04/13/2020. You may appeal this decision by sending a fax or letter to:

**For immediate consideration Fax to:**

(775) 684-0463

or

Mail to:

Employment Security Division/Monetary

500 East Third Street

Carson City, Nevada 89713

An equal opportunity employer/program.

Auxiliary aids and services available upon request for individuals with disabilities

TTY (775) 687-5353 Relay 711 or (800) 326-6868

**During the appeal process you must continue to file claims for any week you are unemployed to preserve any benefit rights that may be established as a result of the appeal.**

## INFORMACIÓN EN ESPAÑOL

Este comunicado contiene información importante acerca de su reclamo. Si usted tiene problemas para leer y comprender inglés, puede comunicarse con un representante de la División para que le ayuden con la traducción.

El Norte de Nevada.....1-775-687-8148

El Sur de Nevada.....1-702-486-2957

Número de teléfono gratuito...1-888-687-8147

Examine cuidadosamente los ingresos reportados por su empleador (es). Errores o ingresos que no sean reportados podrían reducir sus beneficios o evitar que califique para beneficios de desempleo. Es su responsabilidad avisar a la división si la siguiente información contiene errores, omisiones, o ingresos que usted no gana. Debe reportarlo por escrito y incluir el motivo por el cual no está de acuerdo con los ingresos que aparecen en la determinación. Incluya su nombre, número de seguro social o número de reclamante y cualquier prueba de sus ingresos, como copias de talones de cheques, formularios W2, etc. Usted puede ser responsable de pagar cualquier sobrepago creado por no proporcionar información precisa.

Usted puede presentar una apelación si no está de acuerdo con esta determinación. Se debe presentar dentro de los 11 días de la fecha en que se le envió esta decisión. Durante el proceso de apelación, debe continuar haciendo sus reclamos semanales por cada semana en que este desempleado para preservar cualquier derecho a beneficios que pueda establecerse como resultado de la apelación.



# Nevada Unemployment Insurance Debit Card Fee Disclosure and Other Important Disclosures\*

You do not have to receive your payments on this benefits card. See below for additional payment information			
Monthly fee	Per purchase	ATM withdrawal	Cash reload
\$0	\$0	\$0 in-network \$1.25** out-of-network	N/A
ATM balance inquiry			\$0
Customer Service			\$0 per call
Inactivity			\$0
<b>We charge 4 other types of fees. Here are some of them:</b>			
Replacement card, express delivery			\$12.00
Emergency cash transfer fee			\$15.00
* This document entitled 'Fee Disclosure and Other Important Disclosures' is included with, and incorporated in, the Nevada Unemployment Insurance Debit Card Account Agreement.			
** Fees can be lower depending on how and where this card is used.			
See the materials you received with your card for free ways to access your funds and balance information.			
<b>No overdraft/ credit features.</b>			
Your funds are eligible for FDIC insurance.			
For more information about prepaid cards, visit <a href="http://cfpb.gov/prepaid">cfpb.gov/prepaid</a> .			
Find details and conditions for all fees and services in the cardholder agreement.			
The Nevada Unemployment Insurance Debit Card is issued by Bank of America. There is no fee to purchase or activate this card.			

## **IMPORTANT**

The primary method to receive Unemployment Insurance (UI) Benefit payments is via the Nevada Unemployment Insurance Debit Card issued by Bank of America.

You have the option to receive your benefit payments in the form of a paper check. In order to receive benefit payments via the check option, you **MUST** contact the Unemployment Insurance Support Services (UISS) Office at (775) 684-3802 within **three (3) business days** of receiving this notice. Please be aware that benefit payments made by check may be delayed due to additional processing and mailing time. If you do not contact the agency as outlined above to request the check payment option and choose to activate this card, you are agreeing to accept payment of Unemployment Insurance Benefits via a prepaid debit card.

If you have previously received your benefit payments via check and want to change your payment method back to the prepaid debit card, please contact the UISS Office at the number shown.

List of all fees for Nevada Unemployment Insurance Debit Card

All Fees	Amount	Details
<b>Spend Money</b>		
Per purchase with PIN	\$0	
Per purchase with signature	\$0	
<b>Get cash in the U.S.</b>		
ATM withdrawal, in-network	\$0	"In Network" refers to Bank of America or Allpoint ATMs. Locations can be found at <a href="http://www.bankofamerica.com/nevadauidebitcard">www.bankofamerica.com/nevadauidebitcard</a> . You will not be charged a fee by Bank of America.
ATM withdrawal, out-of-network	\$1.25	"Out of Network" refers to all the ATMs outside of Bank of America or Allpoint ATMs. You may also be charged a fee by the ATM operator even if you do not complete a transaction.*
Bank teller cash withdrawal	\$0	Available at financial institutions that accept Mastercard® cards. Limited to available balance only.
Emergency cash transfer, domestic	\$15.00	All emergency cash transfers must be initiated through the Prepaid Debit Card Customer Service Center.
<b>Information</b>		
Customer service	\$0	
Online account information	\$0	
Account alert service	\$0	
ATM balance inquiry	\$0	
<b>Using your card outside the U.S.</b>		
Each international transaction	2%	Of total U.S. dollar amount of transaction
International ATM withdrawal	\$1.25	This is our fee. You may also be charged a fee by the ATM operator even if you do not complete a transaction.
<b>Other</b>		
Online funds transfer	\$0	
Replacement card, domestic	\$0	
Replacement card, express delivery	\$12.00	Additional Charge
Replacement card, international	\$12.00	Additional Charge
Inactive account	\$0	

\* ATM owners may impose an additional "convenience fee" or "surcharge fee" for certain ATM transactions (a sign should be posted at the ATM to indicate additional fees); however, you will not be charged any additional convenience fee or surcharge fee at a Bank of America ATM or Allpoint ATM. A Bank of America ATM or Allpoint ATM means an ATM that prominently displays the Bank of America or Allpoint name and logo.

Your funds are eligible for FDIC insurance. Your funds are insured up to \$250,000 by the FDIC in the event Bank of America, N.A. fails, if specific deposit insurance requirements are met. See [fdic.gov/deposit/deposits/prepaid.html](http://fdic.gov/deposit/deposits/prepaid.html) for details.

**No overdraft/credit feature.**

Contact Bank of America by calling 1.888.339.8569, 1.866.656.5913 (TTY), or 1.423.262.1650 (Collect, when calling outside the U.S.), by mail at Bank of America, P.O. Box 8488, Gray, TN 37615-8488, or visit [www.bankofamerica.com/nevadauidebitcard](http://www.bankofamerica.com/nevadauidebitcard).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid).

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1.855.411.2372 or visit [cfpb.gov/complaint](http://cfpb.gov/complaint).

# **EXHIBIT 4**

UI Benefits Summary

**EXHIBIT 4**





## CLAIMANT HOMEPAGE

ANTHONY NAPOLITANO

CLAIMANT ID: 5756036

6555 BOULDER HWY UNIT 4305 LAS VEGAS NV 89122-7455 [Change Personal Info](#)

NAPOLITANO1975A@GMAIL.COM

## CLAIMS

Program	Effective Date	View Claim History End Date	Maximum Benefit Amount	Weekly Benefit Amount	Total Amount Paid	Status	Confirmation Number	View Initial Claim Summary	View Reactivate History	Remaining Balance Amount
UI	03/29/2020	<a href="#">03/27/2021</a>	0.00	0.00	0.00	Ineligible		<a href="#">View</a>		0.00

- ▶ [Customer Menu](#)
- ▶ [Claimant Homepage](#)
- ▶ [Change Personal Info](#)
- ▶ [Change Security Pref](#)
- ▶ [Change IVR PIN](#)
- ▶ [Confirmation History](#)
- ▶ [Debit Card Website](#)
- ▶ [Determination History](#)
- ▶ [Appeal Information](#)
- ▶ [My Documents](#)
- ▶ [Online Forms](#)

**ADVISEMENT:** Please do not use your Internet browser "Back" buttons. In the event you need to return to a previous page, please utilize the navigation buttons or the menu links on the left hand side of the screen.

## PAYMENTS

Date Issued

Amount Paid



## ISSUES DELAYING PAYMENT

Issue

Complete By

Note

Debit card payments may take up to 72 hours from date filed to post to your card.  
For information on debit details, please contact the Visa Debit Card call center.

## SMARTLINKS

[File a New Unemployment Insurance Claim](#)

Looking for additional information?

[The Unemployment Information HomePage](#) contains links to Frequently Asked Questions, Employment Services, Handbooks, Debit Card Information, Veterans Programs, and much more!

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in collaboration with





Good Afternoon ANTHONY NAPOLITANO

Tuesday, June 16, 2020

## APPLY FOR BENEFITS: SUMMARY

ANTHONY NAPOLITANO

CLAIMANT ID: 5756036

### Personal Information

Date of Birth:	04/22/1975	Gender:	Male
First Name:	ANTHONY	Mothers Maiden Name:	
Last Name:	NAPOLITANO	Withold Federal Tax?	No
Middle Initial:		Number of Additional Household Members that Provide Income to the Home:	0
Suffix:		Are you required to pay Child Support?	No
Other Last Name Used (1):		Child Support City:	
Other Last Name Used (2):		Child Support State:	
Other Last Name Used (3):		Child Support County:	

### GUIDE

[Claimant Homepage](#)

Country: USA

Mailing Address:

Mailing Address City:

Mailing Address State: Nevada

Mailing Address Zip:

Residential Address Country:

Residential Address:

Residential Address City:

Residential Address State:

Residential Address Zip:

Closest JobConnect Office: HENDERSON

Commuter:

Primary Phone: Ext:

Alternate Phone: Ext:

Cell Phone:

Fax Number:

E-mail Address:

Preferred Contact Method: E-mail

Highest Grade Completed: 16 - Higher Ed Four

Disabled:

Degree Completed:

Veteran:

Race:

U.S. Citizen:

Ethnicity:

Alien Registration Number:

Preferred Language: English

Alien Registration Expiration Date:

### Eligibility

Have you filed for and received payment for workers' compensation for an injury you received on the job?

If yes, please provide the date you started receiving disability payments:

Are you self-employed?

Are you attending school or training?

Are you mentally and physically able to work?

Is there any other reason why you cannot seek or accept immediate work (such as child care, transportation, care of a family member, etc.)?

Have you refused any job offer/referral?

Have you worked two or more on-call assignments?

Have you worked two or more assignments for a temporary agency?

Have you worked for two or more different employers?

Are you filing for unemployment benefits for reasons related to or affected by the Coronavirus COVID-19?

### Employers - Regular

Employer Name	Address	Dates of Employment	Employer	Type of Employment
		01/01/2017 - 03/27/2020	Last Employer	Full Time

### Separation - Regular

Employer Name

TGJ PAINTING, DBA TGJ PAINTING ( Last Employer)

Reason employment ended:

I was laid off due to lack of work - slow down in business

If Quit or Discharge select the reason why:

## Apply for Benefits: Summary

Will you be returning to work for this employer?

No

If yes, please enter your return to work date:

What are your gross earnings for your last week of work?

## Other Information

Are you currently receiving workers' compensation for a job related injury or illness?

Are you a member in good standing of a union with a hiring hall?

If yes, what is the union name?

If yes, my union dues have been paid through:

Are you or will you receive pension or retirement pay (other than Social Security)?

Are you or will you receive vacation pay, severance pay, military accrued leave pay or other separation pay?

If you are eligible to receive benefits, would you like Federal Income Tax withheld from your benefits?

Do you have a definite return to work date or will start a new job for an employer you have not told us about?

If yes, what is the name of the employer?

If yes, what is your return to work or start date?

## Work Search

Primary occupation you are seeking?

Secondary occupation you are seeking?

Choose a JobConnect office in the area you look for work:

What is your lowest Rate of Pay you will accept for the type of work you are seeking?

Are you willing to work any day of the week normal to the occupation you are seeking?

Are you willing to work any shift normal to the occupation you are seeking?

What round trip distance will you travel to seek and accept work?

Are tool, license, or permits required for the work you are seeking?

If yes, do you have the required tools, licenses, or permits to perform the work you are seeking?

Print

Claimant Homepage

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