

FEDERAL BONDING FACT SHEET

What is Federal Bonding?

Federal Bonding provides limited liability coverage to employers at no cost when they hire job applicants who can't be bonded. The Union Insurance Group insures employers against theft, forgery or embezzlement by the bonded employee.

The Federal Bonding Program does not provide bail bonds, contract bonds, performance bonds or license bonds for self-employment. Poor workmanship or job injuries are not covered.

Who is Eligible?

Job applicants who fall into one of the following categories:

- Ex-offenders
- Recovering substance abusers (alcohol or drugs)
- TANF and SNAP recipients
- People with poor credit histories or who have declared bankruptcy
- Individuals dishonorably discharged from the military
- Anyone who cannot secure employment without bonding services
- Employed workers who need bonding to avoid termination or secure a promotion

Bonds can be issued as soon as the applicant has a job offer and a scheduled start date. There is no cost to the job applicant or the employer. Workers must be paid wages with Federal taxes automatically deducted from pay; self-employed persons cannot be covered. Full-time, part-time and temporary workers may be eligible.

Over 95% of bonds are issued for \$5,000 coverage for a six-month period. Coverage can be increased or extended based on the situation. Upon expiration, employers may renew or extend the bond for an additional six months at no extra charge.



It's this **easy** for business!

1. Find a qualified job applicant - Georgia DOL can provide screened referrals.
2. Once you set a hire date, have the applicant stop by a Georgia DOL Career Center to provide hiring information.
3. Receive the bond within 15 days - however, it will be effective on the hire date and last 6 months.

Did you know that...

- The U.S. Department of Labor established the Federal Bonding Program in 1966 as a unique hiring incentive for employers?
- Federal bonding has helped over 52,000 individuals become employed?
- Over 99% of those bonded have proven to be honest employees, resulting in only a 1% default rate?
- You can learn more at the Federal Bonding Program website at www.bonds4jobs.com.

A Middle Georgia business owner's story

Last year T. applied for a job with our family owned and operated plumbing business. He told us he had been in prison but took plumbing courses there and needed a chance. We found out about Federal Bonding from the Georgia Department of Labor. It was easy to get the bond, and T. has been with us for over a year as a plumber's helper. In a few months he'll take the test for a state plumber's license. It's been a positive experience for our 30+ year old business, and I recommend other companies try it. We have trouble finding skilled, reliable workers for construction trades – Federal Bonding helped us find the employee we needed.

- Nancy H., plumbing contractor

CITY	ADDRESS	CITY	ADDRESS
ALBANY	1608 S. Slappey Blvd.	GRIFFIN	1514 Hwy. 16 West
AMERICUS	120 W. Church Street	GWINNETT	2211 Beaver Ruin Rd., Suite 160, Norcross
ATHENS	150 Evelyn C. Neely Drive	HABERSHAM	215 Hodges Street, Suite 205, Cornelia
ATLANTA	223 Courtland Street, NE Suite 200	HINESVILLE	140 E. MLK, Jr. Drive
AUGUSTA	601 Greene Street	HOUSTON	96 Cohen Walker Drive, Warner Robins
BAINBRIDGE	310 S. Scott Street	KINGS BAY	1712 Osborne Road, Suite G St. Marys
BLUE RIDGE	946 Appalachian Highway	LAFAYETTE	200 West Villanow Street
BRUNSWICK	2517 Tara Lane	LAGRANGE	1002 Longley Place
CARROLLTON	275 Northside Drive	MILLEDGEVILLE	156 Roberson Mill Road
CARTERSVILLE	19 Felton Place	MOULTRIE	220 North Main Street
CLAYTON	1630 Phoenix Boulevard, Suite 200, College Park	ROME	462 Riverside Parkway, N.E.
COBB/CHEROKEE	465 Big Shanty Road, Marietta	SAVANNAH	5520 White Bluff Road
COLUMBUS	700 Veterans Parkway	STATESBORO	305 South Main Street
COVINGTON	7249 Industrial Blvd., N.E.	THOMASVILLE	403 North Broad Street
DALTON	1406 Chattanooga Avenue	THOMSON	674 Washington Road
DEKALB	774 Jordan Lane, Bldg. #4	TIFTON	310 South Tift Avenue
DOUGLAS	70 Lockwood Drive	TOCCOA	37 Foreacre Street
DUBLIN	910 N. Jefferson Street	VALDOSTA	221 South Ashley Street
EASTMAN	5016 Park Way	VIDALIA	206 Queen Street, Suite 16
GAINESVILLE	2756 Atlanta Highway	WAYCROSS	600 Plant Avenue

1-877-709-8185