

# FEDERAL BONDING PROGRAM



**The Federal Bonding Program** provides individual fidelity (honesty) bonds to employers for job applicants who have a barrier to employment. Any at-risk job applicant is eligible for bonding services, including but not limited to:

- **Ex-offenders & other justice-involved people**
- **People with a history of substance abuse**
- **TANF recipients and others who utilize public assistance**
- **People with poor credit histories**
- **Those with a poor work history or who lack a work history**
- **Individuals with a dishonorable discharge from the military**

- **Anyone who cannot secure employment because they are not commercially bondable\***

\*Many persons who are not initially bondable can become so, by demonstrating job honesty during coverage under the Federal Bonding Program.

**What is bonding about?** Many employers carry insurance to protect themselves against employee theft or dishonesty. Employees who handle money, valuable tools or goods are covered. This insurance is called fidelity bonding. When such commercial insurance is denied because of an individual's background, the employer often denies a job to that person. **Federal Bonding covers any type of stealing, theft, forgery, larceny, and embezzlement for a 6 month period, at no expense to the employer.** It is, in effect, a guarantee of worker job honesty and in the past 50 years, less than 1% of the bonds were filed upon. This demonstrates successful outcomes for almost all participants.

- Federal Bonding does NOT cover liability due to poor workmanship, job injuries, or work accidents.
- It is not a bail bond or court bond.

## What the jobseeker and employer need to do -

**Jobseekers** – If you are being turned down because you are not bondable or employers feel there is a risk in hiring you, contact the Oklahoma Employment Security Commission (OESC) Federal Bonding Unit for additional information. We will provide you with a letter to share with potential employers identifying you as being bondable under this program. *(The information required is on the back of this flyer.)*

**Employers** – Contact OESC Federal Bonding Unit to receive additional information about the program. Fidelity bonding can be provided for an individual with a firm job offer and who is qualified to do the job. The job offer must be at least 30 hours per week, steady work, with a reasonable expectation of performance. There is no deductible for the bond if employee dishonesty occurs. There is no follow-up or termination action required of the employer.

The OESC Federal Bonding Unit will complete the application for the employer. It is quick and can be completed in less than 5 minutes by telephone. Bond amounts are typically for \$5,000, but in certain circumstances may be obtained up to \$25,000. Bonding begins the first day of employment and continues for 6 months. After that time, the employer may continue the bond at their expense; pursue commercial bonding; or find no bonding is necessary for an employee who has proven they are trustworthy and valuable.

**Self-employed persons are not eligible for bonding services.**

For additional information regarding the **Oklahoma Employment Security Commission Federal Bonding Program**  
Call **405-557-5474** or **405-557-7112**

Equal Opportunity Employer/Program - Auxiliary Aids and Services are available upon request to individuals with disabilities. This flyer was financed in whole or in part with funds from the Department of Labor as administered by the Oklahoma Employment Security Commission.



Oklahoma Employment Security Commission  
**Oklahoma Federal Bonding Program**  
Jobseeker Introductory Letter & Information Request

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

TELEPHONE/CELL: \_\_\_\_\_

EMAIL: \_\_\_\_\_

OTHER CONTACT METHOD: \_\_\_\_\_

For the purpose of gathering information about people's barriers to employment and the use of this program, please select the item(s) which best describe your barrier:

- |   |  |
|---|--|
| <input type="checkbox"/> EX-OFFENDER OR JUSTICE-INVOLVED  | <input type="checkbox"/> HISTORY OF SUBSTANCE ABUSE                      |
| <input type="checkbox"/> TANF RECIPIENT   | <input type="checkbox"/> POOR WORK HISTORY                               |
| <input type="checkbox"/> POOR CREDIT HISTORY  | <input type="checkbox"/> MENTAL HEALTH HISTORY                           |
| <input type="checkbox"/> VETERAN WITH LESS THAN HONORABLE DISCHARGE   | <input type="checkbox"/> HAVE BEEN TOLD YOU ARE NOT COMMERCIALY BONDABLE |
| <input type="checkbox"/> <u>I DO NOT WISH TO DISCLOSE MY BARRIER TO EMPLOYMENT ON THIS FORM. PLEASE CONTACT ME BY THE METHOD CIRCLED ABOVE.</u> |  |

**The following items will be provided to you:** a letter of introduction to employers which states you are eligible for this program, information about the program for you or to share with a potential employer, a directory of OESC Workforce/Works offices and other specialized program information. All materials may be copied.



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