**Benefits to Business**

- Individual is bonded at no cost to the employer
- There is no paperwork involved
- Insured by a long standing reputable insurance provider: The McLaughlin Company

**Another Resource**

- Work Opportunity Tax Credit, a one-time federal tax credit available to employers who hire new employees from a qualified population of low-income groups
- Contact the Maryland Department of Labor, Licensing and Regulation at 410.767.2047 or visit dllr.maryland.gov

Employers: Expand Your Potential Workforce Pool

The Federal Bonding Program for Maryland

Sponsored by the
United States Department of Labor
in cooperation with the
State of Maryland Department of Labor, Licensing and Regulation

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Lieutenant Governor

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The Department of Labor Licensing and Regulation is an equal opportunity employer. Auxiliary aids are available, upon request, to individuals with disabilities. TTY users, call via the Maryland Relay Service. For additional information, call 410-767-2173 or visit www.dllr.maryland.gov

Form# 96612-ES1610 / Rev. 3.2013
**What is the Federal Bonding Program?**

The Federal Bonding Program, sponsored by the United States Department of Labor (DOL), is an incentive program designed to encourage employers to hire or retain in employment individuals who have certain risk factors in their personal background. **Coverage can apply to any job at any employer in the State of Maryland.**

The Federal Bond is a fidelity bond issued to businesses to insure the company against specific actions of an employee.

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**What is Fidelity Bonding?**

**Fidelity Bonding is...**

- Insurance to protect employers against any type of stealing: theft, forgery, larceny, and embezzlement

**Fidelity Bonding is not...**

- Coverage for ‘liability’ due to poor workmanship, job injuries, work accidents, etc.
- A bail bond or court bond needed in adjudication
- A bond needed for self-employment (contract bond, license bond, or performance bond)

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**Who is Eligible?**

Job applicants with the following risk factors are eligible:

- Formerly incarcerated people
- Substance abusers
- Welfare recipients
- Persons with significant credit problems
- Economically disadvantaged youth and adults
- Persons with limited or no work history
- Individuals of legal working age as determined by the State in which the job exists

*Note: Self-employed persons are not eligible.*

For more information, contact Constance Parker State Coordinator Federal Bonding Program 410.767.2018 Email: cpmier@dli.state.md.us