

Maryland Federal Bonding Program

Thousands of employers across the country have integrated the Federal Bonding Program (FBP) into their hiring practices – industries that support our country's economy. The FBP is a unique hiring incentive tool, that supports individuals whose backgrounds can pose barriers to securing or retaining employment, including:

- Justice-involved citizens
- Individuals in recovery from substance use disorders
- Welfare recipients
- Individuals with poor credit records
- Economically disadvantaged youth and adults who lack work histories
- Individuals dishonorably discharged from the military

The Federal Bonding Program is Simple

FBP bonds protect the employer for employee dishonesty including: theft, forgery, larceny, and embezzlement. Employers receive the FBP bonds free-of-charge as an incentive to hire these applicants. Each FBP bond has a \$5,000 limit with \$0 deductible and covers the first six months of a selected individual's employment.

Advantages include:

- NO application for job seekers to complete
- NO papers for employers to submit or sign
- NO formal bond approval process
- NO Federal regulations covering bonds issued
- NO follow-up or required termination actions
- NO deductible paid if bond claim is filed by the employer
- NO age requirements (other than legal working age in State)

Bonds can be applied to:

- ANY job
- ANY State
- ANY employee dishonesty committed on or away from the work site
- ANY full- or part-time employee paid wages (with Federal taxes automatically deducted from pay), including individuals hired by temp agencies

To apply for the Maryland Federal Bonding Program:

- Contact a Local Bonding Coordinator at the Susquehanna Workforce Network
- Meet with a Local Bonding Coordinator
- Receive the Maryland Federal Bonding Program Letter
- Take the letter with you to interviews
- Employers who wish to hire you are given instructions in the letter how to confirm their participation in the Federal Bonding Program

Susquehanna Workforce Network Employment Centers are located at:

Swan Creek
2021-D Pulaski Highway
Havre de Grace, Maryland 21078
410-272-5400

Mary Risteau Building
2 South Bond Street - Suite 204
Bel Air, Maryland 21014
410-836-4603

1275 West Pulaski Highway
Elkton, Maryland 21921
410-996-0550

For more information visit www.swnetwork.org



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