



BancorpSouth Cares about our teammates, customers and communities, and we are here to help during these challenging times. During the COVID-19 (coronavirus) crisis, we will provide advice and guidance to help you manage these times of uncertainty.

Unemployment Relief During COVID-19

Tens of thousands of workers who have lost their jobs during the coronavirus pandemic are eligible for newly expanded unemployment insurance benefits, including an extra \$600 a week that has been added to existing benefits. In addition, more workers are now eligible for these new jobless benefits, including part-time employees, gig workers, those who are self-employed and freelancers.



HOW DO YOU APPLY?

Begin by applying online through the state where you work. To find the application, visit careeronestop.org, which is sponsored by the U.S. Department of Labor. When you find your state's application site, be sure to read its requirements and follow them closely so your benefits won't be delayed.

Some of the most important things to have on hand when you file include:

- Your Social Security number
- Your mailing address
- Your driver's license or state-issued ID
- The name, address and phone number of your employer
- Your work start and end dates

REGULAR UNEMPLOYMENT BENEFITS RUNNING OUT?

Under the CARES Act states are permitted to extend unemployment benefits by up to 13 weeks under the new Pandemic Emergency Unemployment Compensation (PEUC) program. PEUC benefits are available for weeks of unemployment beginning after your state implements the new program and ending with weeks of unemployment ending on or before December 31, 2020. The program covers most individuals who have exhausted all rights to regular unemployment compensation under state or federal law and who are able to work, available for work, and actively seeking work as defined by state law.

ARE INDEPENDENT CONTRACTORS ELIGIBLE?

If you're an independent contractor, you may be eligible for unemployment benefits, depending on your personal circumstances and how your state chooses to implement the CARES Act. States are permitted to provide Pandemic Unemployment Assistance (PUA) to individuals who are self-employed, seeking part-time employment, or who otherwise would not qualify for regular unemployment compensation. To qualify for PUA benefits, you must not be eligible for regular unemployment benefits and be unemployed, partially unemployed, or unable or unavailable to work because of certain health or economic consequences of the pandemic.

For more COVID-19 related resources, visit our [BancorpSouth Cares Resource Center](#).

At BancorpSouth, we're right where you are, for every stage of your life. We've been through several ups and downs in the last 144 years and have always helped our communities bounce back. Learn more about BancorpSouth's Commitment to Safety & Preparedness by visiting: bancorpsouth.com/safety.

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QUESTIONS OR COMMENTS?

If you have any questions, please contact us by [clicking here](#), or call us at 1-888-797-7711.



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