



FUBA *i*SSUES

Florida United Businesses Association

OUR BUSINESS IS SMALL BUSINESS

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NEW LAW ALLOWS BUSINESSES TO RECOVER BAD CHECK FEES

Under a new law that became effective July 1, 2013, a business that receives a bad check, debit card, or electronic payment (EFT) from a customer is allowed to recover the bank fees the business incurs, plus a service charge of one of the following:

- \$25 if the payment is less than \$50;
- \$30 if the payment is between \$50 and \$300;
- \$40 if the payment is more than \$300; or
- 5% of the total payment, whichever is greater.

The business can recoup these charges without having to post any special notice at the point of sale or on the invoice. Please note: This new law only applies to payments made by check, drafts, orders of payments, debit card transactions or electronic funds transfer. It does not apply to credit card transactions.

If you have any questions about this new law, please call the FUBA offices at 800-262-4483 and ask for Karen or Lance.

UNEMPLOYMENT EMAIL SCAM ALERT

The Florida Department of Economic Opportunity (DEO) is the state agency that handles unemployment claims for Florida workers. DEO is the state agency responsible for paying unemployment benefits (now called

“reemployment assistance benefits”) to workers who lose their job and qualify for unemployment benefits.

DEO is alerting Florida employers of a possible scam email that appears to be coming from DEO but is really an identity theft scam. The email is from “UnemploymentAssistance@detma.org” and the subject of the email is “Action Required – Time Sensitive Material.” The body of the email states that “A former employee of your company recently filed a claim for benefits with the Division of Unemployment Assistance” and then requests wage information for the employee.

This email is NOT from any group or agency affiliated with the State of Florida, DEO, Workforce Florida or Florida Reemployment Assistance. You should NOT click on the link contained in the message. DEO will never request information from employers on behalf of a third party company. Legitimate email correspondence from DEO regarding unemployment compensation/reemployment assistance will show the sender’s address ending in “deo.myflorida.com.”

GRANDFATHERING NOW AVAILABLE FOR ELECTRICAL CONTRACTOR’S LICENSES

Starting July 1, 2013, electrical, alarm and specialty electrical contractors may request that their registered contractor’s license be “grandfathered” to a certified contractor’s license. The difference between these two license types is that registered licenses (sometimes called “local licenses”) only allow contractors to work in the county that issued

the license, while certified licenses (also called “statewide certified licenses”) are issued by the State of Florida and allow a contractor to work anywhere in the state.

Other contractors (such as general contractors, roofers, A/C contractors, etc.) have had the ability to grandfather their registered license into a certified license since October 2012. This is the first time grandfathering is being extended to electrical, alarm and specialty electrical contractors. The time period for all registered contractors to request grandfathering of their registered licenses will end on November 1, 2015.

To receive a certified license, you usually have to pass a state exam. Grandfathering allows a currently registered contractor to apply for a statewide certified license in their same category of licensure without sitting for the state contractor’s exam, if the following criteria are met:

- You currently hold a valid state-registered license in one of the following contractor categories:
 - Alarm System Contractor I (an alarm system contractor whose business includes all types of alarm systems for all purposes);
 - Alarm System Contractor II (an alarm system contractor whose business includes all types of alarm systems, other than fire);
 - Electrical Contractor; or
 - Specialty Contractor (a contractor whose business is limited to a specialty category established by state rule, such as residential electrical contracting; maintenance of electrical fixtures; or fabrication, installation and maintenance of electrical advertising signs)
- You have passed a written, proctored examination for your license category that is substantially similar to the exam that is required to have a state certified license.

- You have at least 5 years of active, state-registered experience as a contractor in your contracting category, or as an inspector or building administrator with oversight over that category.
- Your contractor’s license has not been revoked at any time, has not been suspended within the last 5 years, and you have not been assessed a fine of more than \$500 within the last 5 years.
- You can provide a personal credit report and a personal financial statement demonstrating a positive net worth.
- You can provide a business credit report and a business financial statement showing a net worth of a least \$10,000 for your business.

The grandfathering application for electrical contractors (Form ECLB 13) is available from the Florida Department of Business and Professional Regulation’s website at **MyFloridaLicense.com**. Click on “Apply For/Update Licenses,” then scroll down until you see “Electrical Contractors.” When you click on “Electrical Contractors” on the left-hand side of the page, you will see the list of 4 licenses eligible to be grandfathered. Click on one of those, and it will bring up a list of applications. The one you want is Certification of Registered Contractor – Grandfathering (ECLB 13). [The grandfathering application is the same for all 4 license types.]

You will need to print this application, fill it out, and mail it to the Department of Business & Professional Regulation in Tallahassee (the address is on the application). The application fee is \$205, and applications must be postmarked by November 1, 2015, to be considered for grandfathering.

For more information, please contact the Electrical Contractor’s Licensing Board (housed within the Department of Business & Professional Regulation) at 850-487-1395 or visit their website at **myfloridalicense.com/dbpr/pro/elboard**.