



Laid Off? Still Working but Facing Financial Difficulty?

It Pays to Know Your Union Plus Assistance Benefits

As a union member, you have assistance and protection available through the Union Plus program. The following programs are available to all members, regardless of employment status:

- **Union Plus Save My Home Hotline.** Free. HUD-certified counselors work with your lender to prevent foreclosure. Options include: repayment plan, loan modification, short sale, deed-in-lieu of foreclosure -866-490-5361.
- **Union Plus Credit Counseling.** Free. Includes credit management and budget advice 1-877-833-1745.
- **Debt Management Plan:** Free for one year. No set up fee; after 12 months on the plan, all monthly fees are reimbursed 1-877-833-1745.
- **Prescription Discount Card Free.** For members who have lost insurance or family members not covered. An average of 40% savings on generic drugs. www.UnionPlus.org/RxCARD.
- **Bankruptcy Counseling.** Free. Required to file bankruptcy. \$50 fee waived. 1-877-833-1745.
- **www.UnionDebtHelp.org** : An entire website devoted to help members identify problems as well as tips and resources to help take action.
- **www.UnionPlus.org/CreditEducation** : Loaded with educational materials, Credit Doctor videos, budgeting, coping with financial crisis and smart credit strategies.
- **Union Plus Legal Service.** Free 30-minute consultation. If additional assistance is needed, fees are 30% less than for the general public. 1-888-993-8886.

Members who already participate in the Union Plus Credit Card Program are also eligible for the following programs:

- **Job Loss Grant.** A \$250 payment made to your credit card account if you have been laid off for at least 90 days in the past 6 months. You must have had a Union Plus credit card account for at least a year. www.UnionPlus.org.
- **Credit Card Layoff Helpline.** A Credit Card specialist will work with you and your Union Plus Credit Card account. Options include skipping payments or setting up a payoff plan with lower interest rates and lower monthly payments. 1-800-551-2873.
- **Credit Card Skip Payments:** You can skip two monthly payments a year on your Union Plus Credit Card as long as your account is in good standing. 1-800-622-2580.
- **Hospital Care Grant:** Pays \$1,000 to union member with out-of-pocket hospital bills totaling 10% or more of annual household income www.UnionPlus.org You must have had a Union Plus credit card for at least a year.

Not only does it pay to be union, it pays to know how Union Plus can assist during times of need. For more information, visit www.UnionPlus.org.

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**** THE IAM DOES *NOT* ENDORSE OR GET COMPENSATED BY ANY OF THE ABOVE MENTIONED AGENCIES ****