

## 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](http://www.UnionPlus.org/RxCard)
- **Bankruptcy Counseling. Free.** Required to file bankruptcy. \$50 fee waived. 1-877-833-1745.
- **[www.UnionDebtHelp.org](http://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](http://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/UnionSAFE](http://www.UnionPlus.org/UnionSAFE)
- **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 totally 10% or more of annual household income [www.UnionPlus.org/UnionSAFE](http://www.UnionPlus.org/UnionSAFE) You must have had a Union Plus credit card for at least a year.

Assistance is also available for members who have had a Union Plus Mortgage for at least a year:

- **Layoff Assistance:** Up to 6 months of interest-free loans with payback of \$75 a month to help you stay in your home
- **Hospital Care Grant:** Pays \$1,000 to union member with out-of-pocket hospital bills totally 10% or more of annual household income [www.UnionPlus.org/UnionSAFE](http://www.UnionPlus.org/UnionSAFE)

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](http://www.UnionPlus.org).