

Money Matters

Exclusive IBEW Union Plus benefits help you make smart decisions!



From credit counseling to mortgage loans to hassle-free tax service — your union membership entitles you to a wide range of benefits designed to **stretch your hard-earned paycheck** and **keep you financially fit**. Check out the unique financial programs, services, and safety nets specially designed to meet the needs of union families. Here are a few of the ways we can help you manage your money wisely and build a better life.

Take Control

- Apply for the **Union Plus Credit Card**, with a built-in Safety Net to help when you're on strike, laid off, disabled or ill. Enjoy low-rate balance transfer offers, competitive interest rates, no annual fee, special skip-payment options, plus a member advocacy program. Call **1-800-522-4000**
- Get a new or refinanced **mortgage loan** designed for union families through Chase Home Finance. Call **1-800-848-6466**.
- Visit **www.UnionPlusRetirement.org** and get help with retirement planning.

Know the Score

- Find **all you need to know** about FICO credit scores, how they are figured, and why they are important to you.
- Save 15% on all myFICO **credit score products**, including credit reports and personalized score explanations.
- Learn how to raise your credit score and **correct errors** on credit reports.
- Get **FREE answers** to all kinds of financial questions at the **Union Plus Credit Education** section of our website.

Manage Your Debt

- Get **FREE credit counseling** and **budget advice** from professionals carefully chosen to protect the interests of union workers.
- Call **1-877-833-1745** for your **FREE financial assessment**.



For more *details, benefits* and *financial tools* visit
www.UnionPlus.org/Finance