



Credit Card

A unique, money-saving credit card that works as hard as you do.



You probably have other credit cards in your wallet right now.

But the AFSCME Advantage Credit Card leads the way in consumer protections and money-saving features.

The AFSCME card features special members-only Triple PlusSM features that you can't get anywhere else.

Our card has a special competitive variable Annual Percentage Rate (APR), charges no annual fee, and has a 25-day grace period. And, it offers special safety net features no other card can match.

Union Plus[®] Member Advocacy Program

Enjoy peace of mind knowing that you have somewhere to turn if you ever have a concern with your credit card. There may be a time when you'd like assistance handling a concern — the Union Plus Member Advocacy Program created by Union Privilege is there to help resolve issues for you.

Safety Net

The AFSCME Advantage Credit Card features a unique safety net to help cardholders facing financial hardship as a result of illness, disability, natural disaster, layoff and strike. Features include grants for members facing job loss, disability, large hospital expenses or a natural disaster. Members may also take advantage of free credit counseling and consumer credit education.

Secured Card Helps Establish or Repair Credit

If you have little or no credit history or do not qualify for the regular credit card because of past credit problems, a special Secured Card is available to help you build or repair your credit record.

Carry the Card That Works as Hard as You Do!

With so many exceptional benefits, it's no wonder why more and more AFSCME members and their families now carry the AFSCME Advantage Credit Card. Join in the savings... apply today!

Who's Eligible?

All dues paying members. Adult children (living at home) of members and spouses and domestic partners are eligible.

Member Access

To apply by phone call **1-800-522-4000** or apply online at www.AfscmeCard.com.

Call **1-800-651-2580** to request a secured card application.

Program Advantages

- ★ A highly competitive Annual Percentage Rate (APR)
- ★ 25-day grace period
- ★ No annual fee
- ★ Disability grants
- ★ Natural disaster grants
- ★ Credit counseling
- ★ Member Advocacy
- ★ Easy application by phone
- ★ Special AFSCME Advantage design
- ★ 100% Fraud protection
- ★ No liability for lost or stolen cards
- ★ Skip-payments up to twice per year for qualified cardholders
- ★ All customer service calls answered in the USA
- ★ 24-hour personal customer service
- ★ Free additional cards
- ★ Scholarship Program

**Union
Plus[®]**
Working For Working Families
Credit Card

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ESPAÑOL

1-800-522-4000

www.AfscmeCard.com

www.afscme.org

AFSCME-CC-L0410

Questions & Answers

What makes the AFSCME Advantage Credit Card better than others?

The card offers Triple PlusSM features including a highly competitive rate, but the benefits don't end there. It offers superior customer service from representatives in the USA – and has the unique Safety Net to help you in times of financial need.

The program offers low balance transfer rates that allow you to transfer your higher rate balances and save hundreds of dollars!

How do I apply?

Just call 1-800-522-4000 to apply by phone or apply online at www.AfscmeCard.com. HSBC Bank, Nevada, N.A., is solely responsible for approving applications. The union is not involved in credit decisions.

What if I don't qualify for the AFSCME Advantage Credit Card?

If you don't qualify because of little or no credit history or past credit problems, a special Secured Card is available to help you establish or improve your credit. The amount you deposit in an interest-bearing savings account determines your credit line. For example, if you deposit \$500, you have a \$500 credit line. After 18 months of satisfactory, on-time payments, you may qualify for a regular AFSCME Advantage Credit Card.

How does the skip-payment option work?

As long as you have been making regular payments and your account is in good standing, you can choose to skip up to two non-consecutive payments per 12-month period. Simply call the bank to make arrangements. Finance charges will continue to accrue but no penalties apply.

Does the credit card help the labor movement?

Yes. Every time you use the credit card you help the labor movement and you help yourself. Royalties from the program help to build a more secure future for working Americans. The royalties are used for organizing and other new programs that will continue the revitalization and growth of the labor movement. The credit card program also makes the scholarship program possible.

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ESPAÑOL

1-800-522-4000

www.AfscmeCard.com

American Federation
of State, County and
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