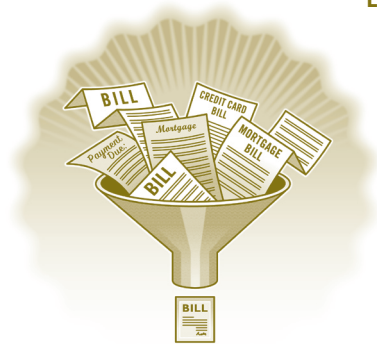


Credit Counseling

Credit and housing counseling plus debt management tools for union members



Experience the Peace of Debt-Free Living

The Union Plus Credit Counseling program was designed exclusively for union members and their families. The program helps members learn more effective ways to manage money and ways to save for the future.

Financial Help They Can Trust

Money Management International (MMI) and its family of Consumer Credit Counseling Services (CCCS) agencies help consumers nationwide by providing high quality, comprehensive credit counseling, education and debt

management assistance. MMI is a member of the National Foundation for Credit Counseling (NFCC) and the Association of Independent Consumer Credit Counseling Agencies (AICCCA). The certified credit counselors at MMI are available to help members get through their maze of financial challenges 24-hours-a-day, 7-days-a-week.

Free Initial Counseling Session

To help your members get started, the Union Plus Credit Counseling program will provide them with a free one-hour initial counseling session. During that session they will receive a complete financial review and budget analysis, advice on how to work with creditors, a written action plan with timelines for reaching their goals, and if necessary, referrals to appropriate organizations and programs that may also be able to help them.

Debt Management Plan (DMP)

If members need additional assistance, a counselor will work with them to develop a DMP to reduce their debt liabilities. For a small fee, MMI will negotiate with the member's creditors on their behalf, disburse the member's funds to creditors on their behalf, and work with creditors to stop the collection calls. Members may begin a DMP with the usual set up fee waived. If the member successfully completes one year under the plan, Union Plus will reimburse the member all the monthly charges.

Save My Home Hotline

The Save My Home Hotline can help if you are worried about making your mortgage payment. You can arrange a confidential, free consultation with HUD-certified housing counselors who can provide advice and develop an action plan for you. Call **1-866-490-5361**.

Education Materials

Free financial resources, calculators and tools are available to all members who are counseled through this program. A wealth of these materials are available online.

Who's Eligible?

Union members and their families may use this program.

Member Access

Counselors are available 24-hours-a-day, 7-days-a-week. Call **1-877-833-1745** or visit www.afscme.org

Program Advantages

- ★ Free credit and housing counseling from certified counselors
- ★ Save My Home Hotline
- ★ Learn effective budgeting and money management skills
- ★ Extensive website with free financial tools
- ★ Debt Management Plans with waived initiation fees for union members
- ★ An alternative to bankruptcy

Union
Plus
Working For Working Families
Credit Counseling

www.afscme.org

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1-877-833-1745

Questions & Answers

Who can participate in the program?

All dues paying members and retired members are eligible to participate in this program. Family members, including parents, are also eligible to participate in the program. (Only union members are eligible for the monthly fee reimbursement.)

Is there a charge for credit or housing counseling?

No, financial assessment, advice and a written action plan are always provided free under the Union Plus Credit Counseling program.

How long will the counseling session last?

It takes a counselor approximately 45 minutes to gather financial information, analyze your situation, and discuss your options. Counselors are available 24-hours-a-day, 7-days-a-week. However, appointments are always available as well.

How is this service better than other similar programs?

Credit counselors are certified, trained, and continually monitored for quality. Members will receive a variety of options to meet their financial goals. Recommendations are always customized and based on the member's individual circumstances. A written action plan, which outlines the agreed upon action items, will always be provided to the member.

What is a Debt Management Plan?

The Debt Management Plan (DMP) offered through the Union Plus Credit Counseling program is a confidential program individually designed to provide members with a unique solution for their financial situation.

Do AFSCME members receive a special benefit from this program?

Yes, the Union Plus Credit Counseling program offers a union member-only a waived DMP initiation fee and if the member successfully completes one year on the DMP, Union Plus will reimburse all of the monthly fees paid.

Can members who are already enrolled in a DMP with another organization switch to the Union Plus Credit Counseling DMP?

Yes, however, benefits with some creditors could be lost. Members should call Union Plus Credit Counseling at 1-877-833-1745 to discuss the best option for them.

What about confidentiality?

With the Union Plus Credit Counseling program, all matters are between you and your counselor and are kept strictly confidential. Your union has no involvement.

Does the program work with most creditors?

MMI has strong relationships with all of the nation's major credit corporations. They work with all unsecured creditors including doctors, attorneys, finance corporations, and collection agencies. Because secured lenders have collateral-backed loans, they are unlikely to reduce payments or interest and, therefore, are not included in the debt management plan.

Will my payments and interest be lower than they are now?

The counselors work with creditors to negotiate reduced monthly payments and overall interest charges. In the initial counseling sessions, your counselor will discuss your individual creditors and their policies on reducing payments and interest rates.

Who is MMI?

Money Management International (MMI) is the provider of the Union Plus Credit Counseling program. MMI is a non-profit, community service organization that provides confidential financial guidance, free consumer credit counseling services and debt management assistance. MMI is affiliated with the National Foundation of Credit Counseling (NFCC) and Consumer Credit Counseling Services (CCCS). In addition, MMI is a member of the Better Business Bureau and the BBB Online Reliability Program. You can count on MMI to provide sound quality service and assistance.

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