

Teamster Privilege Credit Card

A Teamster-endorsed credit card that can help you save money with competitive rates, no annual fee and low-rate balance transfers. Currently carried by more than 150,000 Teamster members and retirees, this card features **special union-member-only benefits**, including member advocacy and credit education, that you can't get anywhere else. A secured credit card is also available to help members working to establish or rebuild credit.

Check out the card's consumer-friendly features:

- ★ No Annual Fee
- ★ 100% Fraud Liability Protection
- ★ Strike Skip Payment Protection
- ★ Calls Answered only in the U.S.A.
- ★ 24-Hour Personal Service
- ★ Extended Warranty
- ★ Teamster Review Committee
- ★ Everyday Savings

For information or to apply call **1-800-721-7821** or to apply online visit **www.teamstercard.com**

Approval and rates are subject to bank verification of your credit. The union has no involvement in credit decisions. These benefits and features are accurate as of 2/1/2010.

Union SAFE Programs

Teamster Privilege and Union Plus have an innovative new program of unique benefits for members facing economic hardship. It's called Union SAFE and it expands the safety net for IBT families and members participating in Teamster Privilege programs and includes:

- ★ **Job Loss Grants** of \$250 for qualified Teamster Privilege Credit Card holders who have been recently laid off for more than 90 days.
- ★ **Disability Grants** of \$1,000 to \$2,000 for qualified Teamster Privilege Credit Card holders who have significant income loss due to a recent long-term illness or disability.
- ★ **Credit counseling services**, budgeting advice and no-fee debt management and bankruptcy counseling benefits (Call **1-877-833-1745**).
- ★ **Hospital Care Grants** of \$1,000 for qualified participants in the Teamster Privilege Credit Card or Mortgage programs who have been recently hit with large, unreimbursed hospital expenses.
- ★ **Medical Bill Negotiating Service** may help IBT members reduce large, outstanding out-of-pocket medical bills from hospitals, physicians, dentists, diagnostic centers and more.
- ★ **Save My Home Hotline** to help members avoid foreclosure (Call **1-866-490-5361**)
- ★ **Mortgage Assistance** to help Teamster Privilege Mortgage holders who are laid off, disabled or are on strike make their mortgage payments.

To apply, visit: **UnionPlus.org/UnionSAFE**

Who's eligible?

CREDIT CARD

All U.S. Teamster members and retirees are eligible. Spouses and adult children of members not living at home can get additional cards. This program is not available to members living in Canada.