

Teamster Privilege *Credit Counseling Program*

Increased indebtedness and a faltering economy have led to a marked increase in the number of teamster families facing a debt crisis. In addition, the credit counseling industry itself has undergone an alarming transformation in the last decade. With increased consumer demand and a reduction in funding from credit card issuers, many credit counseling agencies have adopted aggressive practices such as improper advice and excessive fees that has resulted in a sharp increase in complaints.

Teamster Privilege and Union Plus have relied on its program providers to refer teamster members to quality financial counseling services through Money Management International (MMI), based in Houston, TX. MMI is the largest credit counseling agency affiliated to the National Foundation of Consumer Credit (NFCC). It was formed in 1996 and has grown through mergers with several Consumer Credit Counseling Services (CCCS) to be the nation's largest nonprofit credit counseling agency, servicing more than 100,000 current clients. The Credit Counseling program features include:

- ★ Free counseling session, budget analysis and advice
- ★ Debt management plans available with set-up fee waived
- ★ Reimbursement of monthly debt management plan fee after successfully completing one year on the plan
- ★ Bankruptcy counseling with fee waived
- ★ Dedicated "Save My Home Hotline", 1-866-490-5361, available for members to reach HUD-certified counselors to discuss issues surrounding home mortgage payment difficulties
- ★ Mortgage assistance grants to assist qualifying members with delinquent mortgage payments; such grants are available to members in AZ, CA, CT, FL, IL, MD, MA, MI, NV, NJ, NY, OH, PA, TX and VA.
- ★ Integrate credit counseling with other related Teamster Privilege programs, specifically the credit card, mortgage and legal services program

The Credit Counseling program offers a fully integrated service available by telephone, Internet and in person. Get free credit counseling, confidential financial guidance and no-cost debt management assistance from certified credit counselors at the nation's largest nonprofit consumer credit counseling agency. To speak to a certified counselor, visit UnionPlus.org/CreditCounseling or call 1-877-833-1745.

Who's eligible?

CREDIT COUNSELING PROGRAM

All Teamster members, retirees, and their families may use this program. This program is currently not available in Canada, Virgin Islands, Guam and Puerto Rico.