

First  
in a series

# Solid benefits

Union Plus provides the real deal(s) for letter carriers

**T**hey say membership has its privileges and that's certainly true for letter carrier members of the NALC, who enjoy access to many exclusive money-saving programs and services available through the program called Union Privilege.

The AFL-CIO began Union Privilege in 1986, taking advantage of the collective buying power of more than 13 million union members to negotiate discounted prices on a wide array of products and services.

Best known to NALC members is Union Privilege's brand, Union Plus, the logo that appears on the HSBC Bank MasterCard credit cards carried by nearly one quarter of all active and retired letter carriers.

In addition to its convenience, the Union Plus credit card gives letter carriers access to exclusive union-member interest rates and card benefits, plus special financial hardship protection against income loss brought on by a natural disaster or disability.

Card-carrying carriers are also eligible for discounts on travel, wireless phone service and more. And through Union Privilege's special partnership with HSBC Bank, the card helps finance Union Plus scholarships, which last year alone provided the children of three NALC members financial aid totaling nearly \$5,000 toward a college education (*see the July 2009 Postal Record*).

Another Union Plus financial offering is a low-cost, "junk-fee-free" mortgage program. Since it began in 1996, the program has saved nearly 1,600 NALC members almost \$1 million on mortgage fees alone, while many other active and retired members have received help through the program's financial assistance benefit, which is geared toward helping members who lose their jobs due to injury or illness.

Hundreds of NALC members have taken advantage of free, honest credit counseling from Union Plus advisers to help them get a handle on their bills and spending habits.

Future articles here in *The Postal Record* will explore the many more services and discounts that are available only to NALC members through Union Privilege. They range from computer sales and tax preparation to home heating oil discounts and flower orders. Members can visit the Union Plus link at [nalc.org](http://nalc.org) any time for more information. ✉



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