

HELP FOR AFGE MEMBERS IMPACTED BY HURRICANE KATRINA

AFGE members living in areas impacted by Hurricane Katrina who participate in Union Plus programs have less financial worries.

The Union Plus Credit Card Disaster Relief Fund is available to help AFGE members who have an AFGE credit card and who are facing financial hardship due to Hurricane Katrina. AFGE cardholders are eligible to apply for a Disaster Relief Fund grant ranging from \$500 to \$2,000. The money does not have to be repaid.

Disaster Relief Fund: To qualify for a Union Plus Credit Card Disaster Relief Fund grant, the AFGE member must:

1. Have been a victim of a natural disaster.
2. Have experienced a significant income loss or financial hardship.
3. Have been An AFGE Union Plus Credit Card holder for at least 12 months and have opened the account prior to the date of the natural disaster.
4. Document his or her circumstances and income loss.
5. Have been current on their account at the time of the disaster

Lifeline Assistance Program: Special Lifeline Assistance is also available to help cardholders who are behind on their Union Plus Credit Card payments to become current. Assistance may include lower rates, fee waivers and other help.

- **Credit Counseling** Free credit counseling through the Union Plus Credit Counseling Program is also available to any member of AFGE. Please call 1-877-833-1745

Access: To apply for a Disaster Relief Fund grant, cardholders can call the **Credit Card Disaster Relief Helpline** at 1-877-761-5028 to speak directly with a specially trained representative.

Union Plus Loan, Auto Insurance and Mortgage Program Participants: Disaster victims who participate in the Union Plus Loan, Auto Insurance and Mortgage programs may be eligible to receive payment extensions or other special help from the program providers.

Assistance plans vary by program provider. To find out more, disaster victims who participate in any of the following Union Plus programs should call these toll-free numbers:

- **AFGE Credit Card Disaster Relief Fund: 1-877-761-5028**
- **Union Plus Loan Program: 1-800-343-7097**
- **Union Plus Mortgage: 1-800-848-6466**
- **Union Plus Auto Insurance: 1-800-294-9496**
- **Union Plus Credit Counseling: 1-877-833-1745**

The Lifeline Trust is a \$3.7 million fund administered by Union Privilege, which brings member benefits to members of AFL-CIO unions. Union Privilege and HSBC, the company providing the credit card program, established the fund.

Memorandum

American Federation of Labor and Congress of Industrial Organizations
815 Starnesh Street, N.W., Washington, D.C. 20006 / (202) 637-5000



To: All National Union Affiliates

From: John J Sweeney

Re: Hurricane Disaster Response

Date: August 31, 2005

The catastrophic impact of this week's hurricane on the residents of the Gulf Coast may be one of the worst natural disasters in our nation's history. Today, as rescue efforts are mounting, hundreds of thousands of Americans are homeless and people's lives have been turned upside down. The death toll is still uncertain.

Tens of thousands of union members are among those affected – oil workers, shipyard workers, teachers, healthcare workers and public employees, construction workers and many many others. Already union leaders are pitching in to help the region respond.

We have today announced the creation of a special Hurricane Relief Fund within the Union Community Fund and will be seeking broad participation. Union Privilege has triggered its emergency response system. Our Community Services network is moving into action. The Building Trades Department and the Metal Trades Department are both responding. I am conducting a conference call tomorrow with state federation leaders from the states that have been impacted.

I have asked Secretary-Treasurer Rich Trumka to coordinate the labor movement's response. He will be convening a meeting of representatives of unions who have members in these states, and who are involved in emergency response actions, Friday at 11:00 AM here at the AFL-CIO. I urge you to send a representative to this meeting.

We will follow up with you as the specific needs become clearer.

The labor movement has always been on the front lines in responding to these situations – and this situation demands an immediate and massive effort.

Please assign a member of your staff to attend this meeting and serve as your coordinator for this response.