



## Union Plus Introduces Mortgage Veterans Grant for Those Who Served

*Union Plus provides more than 30 benefits and services to NPMHU members*

**WASHINGTON, D.C.** –The American dream of homeownership is far too often out of reach, especially for those who make significant sacrifices to protect our country. Union Plus wants to make the dream of homeownership a reality for hard working Mail Handlers who have served in our armed forces.

Union Plus, an arm of the AFL-CIO which provides more than 30 member benefits and services to current and retired NPMHU members, is offering a new **Union Plus Mortgage Veterans Grant** to provide qualified union member veterans with \$1,000 to help offset the costs of a down payment.

“There are over two million union veterans in this country; they give so much and their families deserve to live in a great home,” Leslie Tolf, president of Union Plus, said. “The \$1,000 Union Plus Mortgage Veterans Grant will help them continue to be part of the middle class and live in a secure house.”

The Veterans Grant is part of the **Union Plus Mortgage program**, with financing provided by Wells Fargo Home Mortgage, which has provided \$43.6 billion in mortgages to help more than 200,000 union members and their families buy or refinance a home. It is packed with unique benefits tailored to meet the needs of active or retired union members, as well as their parents and children.

Some of the other benefits of the Union Plus Mortgage program include:

- **Hardship Assistance** – Union Plus Mortgage Assistance helps members and their families who are unemployed, recently disabled, on strike, or locked out make their mortgage payments with interest-free loans and grants. Mortgage Assistance has provided almost \$10 million to help members keep their loans current and stay in their homes.
- **Award Card** – Union members and their families may receive a \$500 Wells Fargo My Mortgage Gift<sup>SM</sup> award card after closing on a purchase or refinance loan.<sup>1</sup>
- **Incentive for First-Time Home Buyers** – Union members who are first-time buyers can apply

for a \$500 First-Time Home Award from Union Plus. Active or retired union members who used the Union Plus Mortgage program to purchase their first home are eligible to apply. They simply need to fill out an application and provide a short, written description of their Union Plus Mortgage program experience and why home ownership matters.

NPMHU members are also eligible to apply for a **Union Plus Credit Card**. The Union Plus Credit Card program features three credit card choices, including two cards that earn unlimited 1.5% cash rewards on every purchase.

After just three months, eligible Union Plus cardholders also have access to exclusive assistance grants<sup>2</sup>, including:

- **Job Loss Grant** of \$300 aids eligible cardholders who have recently been laid off.
- **Strike Grant** of \$300 provides assistance to eligible cardholders who are on a union-sanctioned strike or experiencing a lockout.
- **Disability Grant** of \$1,600 to \$2,700 helps eligible cardholders who have lost significant income due to a long-term illness or disability.
- **Hospital Grant** of \$1,200 aids eligible cardholders with large, unreimbursed hospital expenses.

All NPMHU members are also eligible to save 15 percent on select wireless plans with the **Union Plus AT&T Wireless Discount**, the nation’s only unionized wireless carrier. Additionally, Union Plus Credit Card holders are eligible to receive up to a \$100 rebate on the purchase of a new smartphone, as well as up to a \$150 rebate when switching from non-union wireless providers to AT&T.

As a Mail Handler, you are connected to more than 30 member benefits and services offered by Union Plus. They include savings on financial products, home and technology products, health services, travel and entertainment, automotive, legal services and education. To learn more about all of the benefits and services offered to NPMHU members, visit [UnionPlus.org](http://UnionPlus.org).

Eligible individuals can receive the Wells Fargo **My Mortgage Gift<sup>SM</sup>** promotion in the amount of \$500.00 approximately 6 weeks after closing on a new purchase or refinance loan secured by a first mortgage or deed of trust with Wells Fargo Home Mortgage, subject to qualification, approval and closing, when identifying themselves as eligible under the Union Plus Mortgage program. The **My Mortgage Gift<sup>SM</sup>** promotion is not available with any Wells Fargo **Three-Step Refinance SYSTEM<sup>®</sup>** program, The **Relocation Mortgage Program<sup>SM</sup>** or the **HOME** program. Only one award permitted per new loan. This promotion cannot be combined with any other promotion, discount or rebate. This promotion is void where prohibited, transferable, and subject to change or cancellation with no prior notice. Gifts may constitute taxable income. Federal, state and local taxes, and any use of the gift not otherwise specified in the Terms and Conditions provided at receipt of gift are the sole responsibility of the **My Mortgage Gift<sup>SM</sup>** recipient. Please see Terms and Conditions document for more information.

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<sup>2</sup>Certain restrictions, limitations, and qualifications apply to these grants. Additional information and eligibility criteria can be obtained at [UnionPlus.org/assistance](http://UnionPlus.org/assistance).

Credit approval required. Terms and conditions apply. Union Plus Credit Cards issued by Capital One, N.A.

# Your Valued Military Service Can Earn You \$1,000

## When You Purchase a New Home



Call **1-866-378-1486** or visit **UnionPlus.org/Mortgage**  
to learn more about the **Union Plus Mortgage Veterans Grant**.

As a Veteran, you've served our country, now we want to serve you by offering a \$1,000 grant when you purchase a home through the Union Plus Mortgage program.

**Make your dream of home ownership a reality!** The \$1,000 Union Plus Mortgage Veterans Grant makes home ownership more affordable for veterans by helping with expenses for your newly purchased home.

#### Grant Requirements:

- Open to veterans of all branches of the U.S. military
- Must be an active union member or retiree
- Must apply within 90 days of closing on a Union Plus mortgage

**Don't Miss Out!** Limited funds are available for this grant. Additional terms and restrictions may apply.

