



**AFM Local 12  
Union Plus Benefits  
Savings. Service. Solidarity.**



**Congratulations!**

Because you are a current or retired union member, you and your family are automatically eligible to start using your union's Union Plus benefits as described below.

You may be eligible for other benefits from your union. Check [www.afm.org](http://www.afm.org). For Union Plus benefits updates, visit [www.unionplus.org](http://www.unionplus.org). Take advantage of these benefits today!

Union Plus benefits from Union Privilege are the only consumer benefits endorsed by the AFL-CIO and your union.

**Member Benefits**

On the job, you get the protection of a contract and more strength in the workplace. Off the job, the Union Plus programs, using the collective purchasing power of millions of union members, offer you a wide range of high quality benefits with great value. Union Plus programs deliver the quality, service and savings that you and your family deserve.

**Member and Consumer Advocacy**

The Union Plus Member Advocacy Program will assist you if you have questions or concerns about any of the Union Plus programs. Full-time union member advocates are devoted solely to providing you immediate help. Union Plus also provides a wealth of consumer information to help you improve the quality of your life everyday.

**Delivering Savings and Unique Benefits**

With the Union Plus programs, you and your family will receive union member-only rates, discounts and special features like skip payments and financial assistance in the event of disability or layoff. The Union Plus programs are designed specifically for union members and their families. That is why you won't find the savings and benefits associated with the Union Plus programs anywhere else.

**Take Advantage of the Savings**

Take a look at all of the money-saving benefits available to you as a union member. Then contact the programs that can help you and your family today!

*This program listing was last updated: April 07, 2008*

**Money & Credit**

**Credit Card**

A union endorsed credit card, with low-rate balance transfers, a competitive rate, no annual fee, strike skip payments and a unique Member Advocacy Program.

1-800-522-4000

[UnionPlusCard.com](http://UnionPlusCard.com)

**Credit Counseling**

Regain control of your finances and stop collection calls. Get help from a high quality, non-profit counseling service, with free counseling and debt management plans.

1-877-833-1745

[UnionPlus.org/CreditCounseling](http://UnionPlus.org/CreditCounseling)

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**Your Credit Score**

Learn your credit score and get help improving it.

[UnionPlus.org/CreditScore](http://UnionPlus.org/CreditScore)

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**Loans**

Competitive-rate, personal and home equity loans. Ideal for debt consolidation.

1-888-235-2759

[UnionPlusLoan.com](http://UnionPlusLoan.com)

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**Online Tax Service**

Save big on online tax preparation compared to TurboTax® and TaxCut®. Just answer some simple questions to prepare your federal and state taxes, then e-file your returns. Free federal returns for lower income households.

[UnionPlusRefund.com](http://UnionPlusRefund.com)

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**Union-Made Checks**

Union-printed checks and return-address labels that feature your union logo.

1-888-864-6625

[UnionPlus.org/Checks](http://UnionPlus.org/Checks)

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**Secured Credit Card**

You can establish or rebuild your credit history with this secured credit card. Unlike other secured cards, there are no application or set up fees. Cardholders can graduate to a regular unsecured credit card after 18 months of on-time payments.

1-800-651-5108

[UnionPlus.org/SecuredCard](http://UnionPlus.org/SecuredCard)

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**Insurance Deals**

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**Auto Insurance**

Members who purchase this insurance save an average of \$393 on their auto insurance bill. Up to \$250 grant for Driver's Education classes.

1-800-294-9496

[UnionPlus.org/AutoInsurance](http://UnionPlus.org/AutoInsurance)

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**Pet Insurance**

Cut the cost of owning a pet. Save 10% on pet health insurance premiums.

1-866-473-7387

[UnionPlus.org/Pets](http://UnionPlus.org/Pets)

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**Health & Well Being**

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**Health Savings**

Reduce your family's out-of-pocket health care expenses with discounts on dental and vision care, prescription drugs, hearing, podiatry and diabetic supplies.

1-877-570-4845

[UnionPlus.org/HealthSavings](http://UnionPlus.org/HealthSavings)

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**Health Club Discounts**

Pre-negotiated 20% to 60% discounts on monthly fees at over 1,500 health clubs.

1-888-294-1500

[UnionPlus.org/HealthClubs](http://UnionPlus.org/HealthClubs)

## Education Services

### Education Services

Provides information about loans, scholarships, how to select a school, how to prepare for college entry tests, and much more.

1-877-881-1022

[UnionPlus.org/Education](http://UnionPlus.org/Education)

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### Union Plus Scholarships

The Union Plus Scholarship awards \$150,000 annually to members, their spouses and their children who are pursuing a secondary education at a university, college, trade or technical school. The Union Leaders of Future Scholarship helps women and people of color become union leaders. The Union Plus National Labor College Scholarship awards \$25,000 annually to those enrolling in the National Labor College.

[UnionPlus.org/Scholarships](http://UnionPlus.org/Scholarships)

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## Auto Advantages

### Car Rental Discounts

Save up to 25% on car rentals.

Avis 1-800-698-5685, ID# B723700

Budget 1-800-455-2848, ID# V816100

[UnionPlus.org/CarRentals](http://UnionPlus.org/CarRentals)

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### Goodyear Tire & Service Discount

Save up to 10% when you service your car or buy tires, and support union workers who make many Goodyear tires.

[UnionPlus.org/Goodyear](http://UnionPlus.org/Goodyear)

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### Motor Club

Have peace of mind on the road with a full-service motor club that's a better value than AAA. Get emergency roadside assistance and locksmith services (up to \$100 per service call) from 40,000 service providers nationwide. All calls answered in the U.S.

1-866-437-9274

[UnionPlus.org/MotorClub](http://UnionPlus.org/MotorClub)

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### Auto Buying

Save time and money when you buy a new or used car or truck. Get pre-negotiated fleet pricing on most new vehicles, typically just 2-3% over dealer invoice.

1-866-437-2336

[UnionPlus.org/AutoBuying](http://UnionPlus.org/AutoBuying)

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## House & Home

### Mortgage & Real Estate

Makes buying or selling a home or refinancing a mortgage easier and more affordable. Features include strike, layoff and disability assistance, and an easy over-the-phone application process.

1-800-848-6466

[UnionPlus.org/Mortgage](http://UnionPlus.org/Mortgage)

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**Moving Discount**

Preferred moving discounts.

1-800-593-2526

[UnionPlus.org/Moving](http://UnionPlus.org/Moving)

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**Pet Savings**

Cut the cost of owning a pet. Save 25% on veterinarian services.

1-888-789-PETS (1-888-789-7387)

[UnionPlus.org/Pets](http://UnionPlus.org/Pets)

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**Home Heating Oil Discounts**

Save an average of \$200-\$300 a year on home heating oil. Available in CT, MA, NJ, NY, RI, NH, ME, PA, MD, DC and VA.

1-800-660-0691

[UnionPlus.org/HeatingOil](http://UnionPlus.org/HeatingOil)

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**Legal Service****Legal Service**

Free and discounted legal assistance.

1-888-993-8886

[UnionPlus.org/Legal](http://UnionPlus.org/Legal)

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**Everyday Savings****ConsumerReports.org Discount**

Save 27% on an annual subscription to ConsumerReports.org, Consumer Reports' online consumer information web site featuring Product Reviews, Product Ratings and Buying Guides. You'll also get the latest issue of the magazine online.

[UnionPlus.org/ConsumerReports](http://UnionPlus.org/ConsumerReports)

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**Flower Discount**

Save 20% when you send flowers.

1-888-667-7779

[UnionPlus.org/Flowers](http://UnionPlus.org/Flowers)

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**Union-Made Clothing Discounts**

Buy union-made apparel and save with a minimum 5% discount on everything you buy. Jeans, dress shirts, casual wear, jackets and more.

Justice Clothing Co. 1-888-661-0620

No Sweat Apparel 1-877-922-7827, Code: UnionPlus

Union Jean & Apparel Co. 1-888-937-8009, Code: UnionPlus

[UnionPlus.org/Clothing](http://UnionPlus.org/Clothing)

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**Powell's Bookstore**

Save on new and used books and textbooks at this discount unionized Internet bookseller.

[UnionPlus.org/Books](http://UnionPlus.org/Books)

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**Travel & Recreation****Cruise Discounts**

Save a minimum of 5% on cruises anywhere in the world from Norwegian Cruise Line. Enjoy Hawaii with NCL America, which operates US-flagged, all union cruise ships.

1-866-867-0593

[UnionPlus.org/Cruises](http://UnionPlus.org/Cruises)

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**Worldwide Vacation Tours**

Discounted international travel packages and tours.  
Union members save \$100.

1-800-590-1104

[UnionPlus.org/Tours](http://UnionPlus.org/Tours)

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**Entertainment Discounts**

Save on movie tickets and rentals, theme parks,  
theaters, and sporting events.

1-800-565-3712, ID# 744387769

[UnionPlus.org/Entertainment](http://UnionPlus.org/Entertainment)

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**Travel Center**

The one stop for all of your travel needs including  
discounted car rentals, cruises, RV and condo  
rentals. Make airline and hotel reservations online  
through the largest airfare search engine on the  
Internet.

[UnionPlusTravel.com](http://UnionPlusTravel.com)

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**Car Rental Discounts**

Save up to 25% on car rentals.

Avis 1-800-698-5685, ID# B723700

Budget 1-800-455-2848, ID# V816100

Hertz 1-800-654-2200, ID# 205666

[UnionPlus.org/CarRentals](http://UnionPlus.org/CarRentals)

**Computers & Tech**

**Dell Computer Discounts**

Discounts on computers and accessories.

1-800-695-8133

Member ID: PS16626766

[UnionPlus.org/Computers](http://UnionPlus.org/Computers)

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**AT&T Wireless Discount**

Save up to 10% on cellular phone service with a  
unionized wireless phone company.

[UnionPlus.org/ATT](http://UnionPlus.org/ATT)

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**Internet Service Discount**

Get huge savings on high-speed dial-up Internet  
service. Features include pop-up blockers, spam  
filters, virus protection and more.

1-888-868-6818

[UnionPlus.net](http://UnionPlus.net)

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**Broadband Phone Service (VOIP)**

Save up to 85% on your phone bill with Union Plus  
Voice. It's easy to use. Just connect to your existing  
broadband Internet (cable or DSL) connection. A  
variety of calling plans with low monthly rates are  
available.

1-888-868-6818

[UnionPlus.net/Voice](http://UnionPlus.net/Voice)

**For up-to-date program information, sign up for E-News  
at [www.UnionPlus.org/Enews](http://www.UnionPlus.org/Enews)**



**The Union Plus benefits are brought to you by:**

Union Privilege  
1125 15th Street, NW, Suite 300  
Washington, DC 20005

Visit **UnionPlus.org** for updates on all your union's Union Plus benefits.

No union dues are used to provide these benefits.

To print another copy of this guide, visit [UnionPlus.org/PDFguide](http://UnionPlus.org/PDFguide).

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