



# Money-Saving Programs for **Union Members**

## Union Plus Credit Card Program



We offer several card choices<sup>1</sup>. Each card has different features and all offer competitive rates. After three months, you may be eligible for exclusive hardship assistance grants<sup>2</sup> in times of need. Visit [theunioncard.com](http://theunioncard.com).

## Union Plus AT&T Discounts Program



Save up to \$10 per line per month on AT&T's best unlimited plan plus other exclusive benefits through Union Plus. AT&T is the only nationwide unionized wireless carrier. Visit [unionplus.org/att](http://unionplus.org/att) to download your coupon and to find local stores (use discount code 3508840).

## Union Plus Mortgage Program



Buying or refinancing a home for you and your children is easy and affordable with the Union Plus Mortgage Program. Our unique assistance program helps you make mortgage payments in time of need. Visit [unionplus.org/mortgage](http://unionplus.org/mortgage).

## Union Plus Auto Buying Service



No-hassle car buying service helps you save time and thousands of dollars when buying a new or used car or truck. Lock in your member savings from home. Visit [unionplus.org/autobuying](http://unionplus.org/autobuying).

## Union Plus Everyday Discounts



Your one stop shop for booking travel and accessing discounts on restaurants, movie tickets, shopping and more. We also offer savings at theme parks, concerts, theaters and sporting events. Visit [unionplus.org/discounts](http://unionplus.org/discounts).

## Union Plus Scholarship Program



Apply for a Union Plus scholarship, with cash awards ranging from \$500 to \$4,000 for undergraduate and graduate students. Join the thousands of union families who've benefited. Visit [scholarships](http://scholarships).

Visit [unionplus.org](http://unionplus.org)

**AFL-CIO**

<sup>1</sup>Credit approval required. Terms and Conditions apply. The Union Plus Credit Cards are issued by Capital One, N. A. pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Capital One, N. A. is not responsible for the other products/services offered in this advertisement.

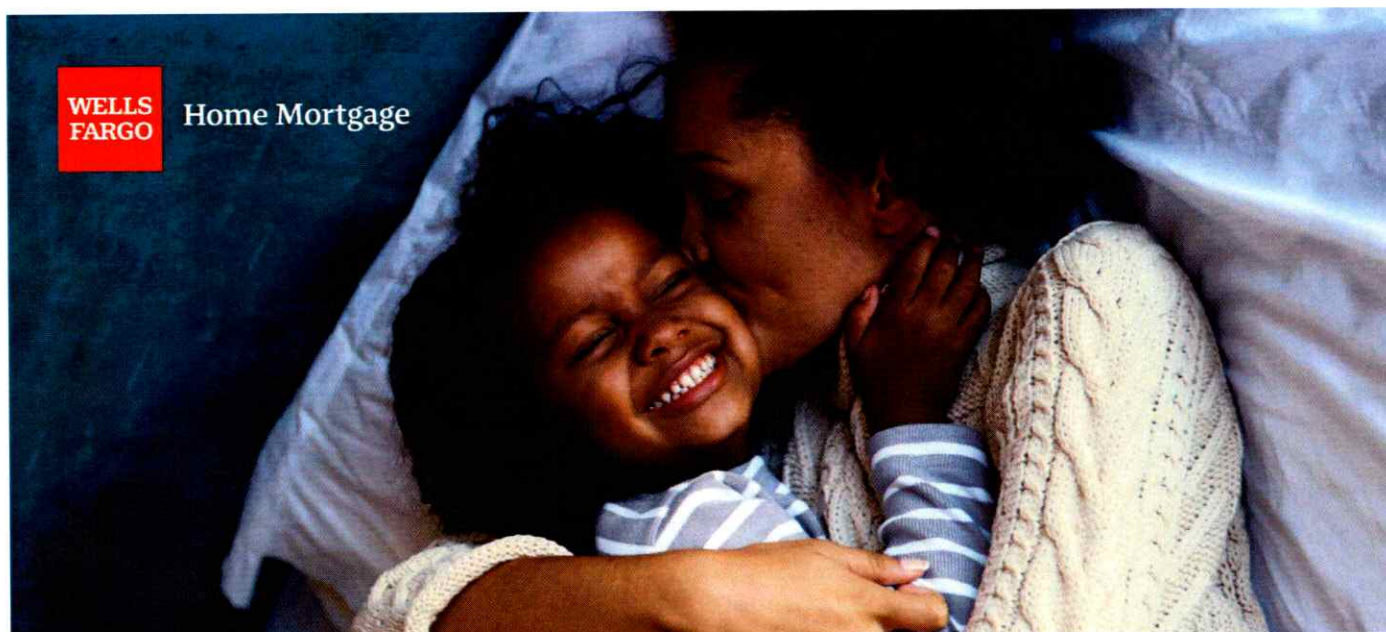
<sup>2</sup>Certain restrictions, limitations, and qualifications apply to these grants. Additional information and eligibility criteria can be obtained at [UnionPlus.org/Assistance](http://UnionPlus.org/Assistance)



# For Members Only

Program eligibility is contingent upon union participation.

PROGRAM	INFORMATION
Accidental Death Insurance	800-393-0864, <a href="http://unionplus.org/accidentinsurance">unionplus.org/accidentinsurance</a>
AT&T Discounts	<a href="http://unionplus.org/att">unionplus.org/att</a> , use discount code 3508840
Auto Buying Service	<a href="http://unionplus.org/autobuying">unionplus.org/autobuying</a>
Auto Insurance	855-666-5797, discount code DJ7 <a href="http://unionplus.org/autoinsurance">unionplus.org/autoinsurance</a>
Budget Truck Rental	800-561-1157, use discount # 56000127763, <a href="http://unionplus.org/budgettruck">unionplus.org/budgettruck</a>
Car Rental Discounts	<a href="http://unionplus.org/carrental">unionplus.org/carrental</a>
Avis	800-698-5685, use discount # B723700
Budget	800-455-2848, use discount # V816100
Dollar	800-800-4000, use discount # 3042236
Hertz	800-654-2200, use discount # 205666
Payless	800-729-5377, use discount # A071900
Thrifty	800-847-4389, use discount # 3042238
Cash Back Shopping	<a href="http://unionplus.org/cashback">unionplus.org/cashback</a>
Credit Building	<a href="http://unionplus.org/creditbuilding">unionplus.org/creditbuilding</a>
Credit Cards	800-522-4000 (to apply), <a href="http://theunioncard.com">theunioncard.com</a>
Credit Counseling	877-833-1745, <a href="http://unionplus.org/creditcounseling">unionplus.org/creditcounseling</a>
Debt Settlement	800-230-2541, <a href="http://unionplus.org/debtsettlement">unionplus.org/debtsettlement</a>
Everyday Discounts	<a href="http://unionplus.org/discounts">unionplus.org/discounts</a>
Flower & Gift Discounts	888-667-7779, <a href="http://unionplus.org/flowers">unionplus.org/flowers</a>
Health Savings	<a href="http://unionplus.org/healthsavings">unionplus.org/healthsavings</a>
Vision	<a href="http://unionplus.org/vision">unionplus.org/vision</a>
Hearing	<a href="http://unionplus.org/hearing">unionplus.org/hearing</a>
Dental	<a href="http://unionplus.org/dental">unionplus.org/dental</a>
Prescriptions	<a href="http://unionplus.org/prescriptions">unionplus.org/prescriptions</a>
Homeowners Insurance	855-666-5797, discount code DJ7 <a href="http://unionplus.org/homeinsurance">unionplus.org/homeinsurance</a>
Legal Services	<a href="http://unionplus.org/legal">unionplus.org/legal</a>
Life Insurance	800-393-0864, <a href="http://unionplus.org/lifeinsurance">unionplus.org/lifeinsurance</a>
Medical Bill Negotiating Service	<a href="http://unionplus.org/billnegotiator">unionplus.org/billnegotiator</a>
Mortgage Program	<a href="http://unionplus.org/mortgage">unionplus.org/mortgage</a>
Moving Discounts	<a href="http://unionplus.org/movingvans">unionplus.org/movingvans</a>
North American	888-813-9595
Pet Insurance	<a href="http://unionplus.org/pets">unionplus.org/pets</a>
Personal Loans	<a href="http://unionplus.org/loans">unionplus.org/loans</a>
Real Estate Rewards	800-284-9756, <a href="http://unionplus.org/realestate">unionplus.org/realestate</a>
Renters Insurance	855-666-5797, discount code DJ7 <a href="http://unionplus.org/rentersinsurance">unionplus.org/rentersinsurance</a>
Retiree Health Insurance	888-680-4770 (TTY users 711), <a href="http://unionplus.org/medicare">unionplus.org/medicare</a>
Save My Home Hotline	866-490-5361, <a href="http://unionplus.org/savemyhome">unionplus.org/savemyhome</a>
Scholarship	<a href="http://unionplus.org/scholarships">unionplus.org/scholarships</a>
Senior Term Life	800-393-0864, <a href="http://unionplus.org/lifeinsurance">unionplus.org/lifeinsurance</a>
Vacation Tours	844-868-2685, <a href="http://unionplus.org/tours">unionplus.org/tours</a>



# Give your legacy room to grow

## A \$10,000 down payment grant may get you closer to home

Are you thinking of buying a home? The \$10,000 Homebuyer Access<sup>SM</sup> grant<sup>1</sup> may help.

- No repayment is required on the grant money
- You need to already live in or plan to move into an eligible area
- You'll also need to meet income requirements for the county you're buying in. Contact us to get more information about location and income requirements.
- May be combined with other select programs to move your homebuying goals within reach<sup>2</sup>

Available in eligible areas in the following metropolitan markets and surrounding communities:

.....

Atlanta, GA	Minneapolis/ St. Paul, MN
Baltimore, MD	New York, NY
Charlotte, NC	Philadelphia, PA
Dallas, TX	Washington, D.C.

**Let's talk today.** Call us to start exploring your options.

We're here to help.



**Mustafa Sayar**  
Home Mortgage Consultant  
NMLSR ID 119257  
Office: 516-520-3618  
Mustafa.Sayar@wellsfargo.com  
[homeloans.wellsfargo.com/Mustafa-Sayar](http://homeloans.wellsfargo.com/Mustafa-Sayar)



**PAMELA ROBINSON**  
NMLSR ID 171328  
Office: 516-520-3639

**Disclosures:**

1. The Homebuyer Access grant may help customers purchase a home by providing a \$10,000 grant for a down payment, subject to eligibility requirements. Grant funds cannot be used in connection with the financing of a Wells Fargo real estate owned (REO) property purchase. Repayment is not required for the grant. To use the grant, the full \$10,000 must be applied toward the down payment. We cannot apply less than the full amount. The down payment grant is available in certain areas. Eligibility for grant money will not be confirmed until underwriting is complete.

**Eligibility requirements:**

**Loan type:** The grant may be used with a Wells Fargo fixed-rate conventional loan only. Loan types, such as non-conforming loans, government loans, conventional adjustable-rate mortgages, and bond loans, are not eligible.

**Income:** The total qualifying income of all borrowers must be less than or equal to 120% of the area median income in the county where the subject property is located.

**Location:** The borrowers verified current permanent residential address must be located in an eligible area or the subject property the borrower is purchasing must be located in an eligible area.

**Occupancy:** The borrower must occupy the subject property they are purchasing as their primary residence.

Contact a home mortgage consultant to discuss eligibility requirements.

**Possible tax implications:** If the customer chooses to accept the grant, the funds received may be considered additional taxable income and will be reported on Form 1099-MISC for the primary borrower (the first person listed on the loan) on the application. This means the borrower may owe taxes on that additional income. The grant funds received may also affect any eligibility for income-based assistance, such as government programs like student loan payment relief or other government payments that may be based on income. Before accepting this grant, please have the customer speak with their tax advisor to understand if their taxes may be affected by this grant.

2. The Homebuyer Access grant may be combined with Dream. Plan. Home.™ closing cost credit, Corporate Mortgage Benefit Program, Union Plus® Mortgage program, non-Wells Fargo funded down payment assistance programs (DAPs), Builder Credits, Corporate Relocation, and the Employee Mortgage Program. Standard Agency underwriting guidelines apply. The Homebuyer Access grant may not be combined with Bonds or Wells Fargo funded Down Payment Assistance Programs (DAPs).

Information is accurate as of date of printing and is subject to change without notice. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A.

© 2023 Wells Fargo Bank, N.A. NMLSR ID 399801. AP5696479 06/05/2023 109052 7570705-5 MOD: 1501







## Let's help more buyers get home sooner with our closing cost credit

Working together, we can help more homebuyers become homeowners. See how our closing cost credit can get buyers home sooner, since they'll need less time to save for the home.

### Lower closing costs

Our Dream. Plan. Home.<sup>SM</sup> closing cost credit may provide up to \$5,000 for one-time closing costs, such as appraisal and processing fees.<sup>1</sup>

### Broad range of options

Our closing cost credit is available with conforming and VA mortgage programs. Plus, it can be combined with:

- Low down payment options
- Wells Fargo-approved down payment assistance programs
- Specialized programs for first-time homebuyers, union members, employees of participating companies, service members, and veterans

### Better together

Let's work together to open more doors for more clients. Contact us so we can get started.

Let's connect.



#### Mustafa Sayar

Home Mortgage Consultant  
NMLSR ID 119257  
Mobile: 631-431-4284  
Mustafa.Sayar@wellsfargo.com  
homeloans.wellsfargo.com/Mustafa-Sayar



#### PAMELA ROBINSON

Mortgage Assistant  
NMLSR ID 171328  
Mobile: 516-850-1236  
Pamela.Robinson@wellsfargo.com

1. The Dream. Plan. Home.<sup>SM</sup> closing cost credit may help eligible consumers purchasing their primary residence. The credit is designed for consumers with income at or below 80 percent of the area median income (AMI) in certain areas. The closing cost credit is not available with all loan types. Please speak with a home mortgage consultant for details.

Information is for real estate and building professionals only and is not intended for distribution to consumers.

Information is accurate as of date of printing and is subject to change without notice. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A.

© 2023 Wells Fargo Bank, N.A. NMLSR ID 399801. AP5687582 01/23/23 108802 7457603-04 MOD: 1392



## Home Mortgage



# Let's expand homebuyer opportunities with a 3% down payment

Together, we can make homeownership a reality for more of your buyers — and this program may provide just what they need.

**Low down payment requirements.** Our Dream. Plan. Home.<sup>SM</sup> mortgage has a 3% down payment option on a fixed-rate mortgage, meeting more buyer needs.<sup>1</sup>

**Flexibility.** This program provides flexibility for buyers with limited credit history or credit challenges, and is available for a variety of loan amounts, including in high-cost areas.

**Down payment assistance.** In addition, buyers may also qualify for down payment assistance programs that provide funds for the down payment and closing costs, and that allow for monetary gifts from family.

We'll help your buyers understand their available options so they can choose what works for them. That includes the loan amount, type of loan, property type, income and homebuyer education requirements for eligibility. We'll also talk about mortgage insurance that's required with a low down payment and how that increases the cost of the loan and monthly payment.

### Working together

Your buyers will have our support every step of the way — and together, we can help more buyers become homeowners. Contact us to get started.

Let's connect.



#### Mustafa Sayar

Home Mortgage Consultant  
NMLSR ID 119257  
Mobile: 631-431-4284  
Mustafa.Sayar@wellsfargo.com



#### PAMELA ROBINSON

Mortgage Assistant  
NMLSR ID 171328  
Mobile: 516-850-1236  
Pamela.Robinson@wellsfargo.com

1. The Dream. Plan. Home.<sup>SM</sup> mortgage is designed for consumers with income at or below 80 percent of the area median income (AMI) where the property is located. Information is for real estate and building professionals only and is not intended for distribution to consumers. Information is accurate as of date of printing and is subject to change without notice. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A.  
© 2023 Wells Fargo Bank, N.A. NMLSR ID 399801. AP5687582 01/18/23 108823 7457603-03 MOD: 1391







## Put more buyers into homes

### With home financing options for union families

If any of your buyers happen to be union members, let's work together. Our Wells Fargo team, together with Union Plus, is here to support you and your buyers with special home financing options and benefits available to active and retired members of participating unions. Plus, spouses (or domestic partners), parents, and children of union members are also eligible.

#### Meeting needs

- With our reliable preapprovals, you'll save time showing buyers homes in their price range.
- Our wide range of home financing options meet many buyers' unique needs.
- The personalized support from our experienced home mortgage consultants, combined with our online resources, ensure your buyers are prepared and ready to buy a home.

#### Extending a special benefit

When verified union members finance their home with Wells Fargo and mention their eligibility, we'll send them a My Mortgage Gift<sup>SM</sup> award after closing — a \$500 value when buying a home or a \$300 value when refinancing.<sup>2</sup> They will need to identify themselves as eligible to receive the My Mortgage Gift award.



#### Mortgage payment assistance provided by Union Plus

In the event there is an unexpected loss of income, **Union Plus** provides an interest-free mortgage assistance loan or grant to eligible union members and their parents and children.<sup>3</sup>

#### Veterans Grant

Qualifying union member veterans can also complete an application with Union Plus to receive a \$1,000 Mortgage Veteran's Grant within 90 days of closing on a new primary home purchase through the program. Terms and restrictions apply.<sup>4</sup>

#### Working together

Call me today and I'll tell you more about the many benefits available to your buyers, and to you.



#### Mustafa Sayar

Home Mortgage Consultant  
NMLSR ID 119257  
Office: 516-520-3618  
Mobile: 631-431-4284  
Mustafa.Sayar@wellsfargo.com  
homeloans.wellsfargo.com/Mustafa-Sayar



1. A preapproval is based on our preliminary review of information provided and limited credit information only and is not a commitment to lend. We will be able to offer a loan commitment upon verification of application information, satisfying all underwriting requirements and conditions, and property acceptability and eligibility, including appraisal and title report. Preapprovals are subject to change or cancellation if a requested loan no longer meets applicable regulatory requirements. Preapprovals are not available on all products. See a home mortgage consultant for details.

2. Eligible individuals will be sent redemption instructions for the My Mortgage Gift<sup>SM</sup> award approximately two weeks after closing on a new purchase or refinance loan secured by an eligible first mortgage or deed of trust with Wells Fargo Home Mortgage ("New Loan"), subject to qualification, approval, and closing. The My Mortgage Gift award is not available with The Relocation Mortgage Program<sup>SM</sup> or with any Wells Fargo employee mortgage offer. Only one My Mortgage Gift award is permitted per eligible New Loan. This award cannot be combined with any other award, discount or rebate, except as described in the Terms and Conditions. This award is void where prohibited, transferable, and subject to change or cancellation with no prior notice. Awards may constitute taxable income. Federal, state, and local taxes, and any use of the award not otherwise specified in the Terms and Conditions (available at [wellsfargo.com/mymortgage/terms](https://wellsfargo.com/mymortgage/terms) and provided at receipt of award) are the sole responsibility of the My Mortgage Gift recipient.

3. The **Union Plus**<sup>SM</sup> Mortgage Assistance Program and Veteran's Grant are provided and administered through the AFL-CIO Mutual Benefit Plan (The Plan), which is not affiliated with Wells Fargo Bank, N.A. Additional information about The Union Plus<sup>SM</sup> Mortgage Assistance Program and eligibility criteria can be obtained at [unionplus.org/mortgageassistance](https://unionplus.org/mortgageassistance). Additional information about The Union Plus<sup>SM</sup> Veteran's Grant and eligibility criteria can be obtained at [unionplus.org/veteransgrant](https://unionplus.org/veteransgrant).

4. If your customer is an active or retired member of a participating union or the parent or child of one, they may be eligible for special benefits through the Union Plus<sup>SM</sup> Mortgage program with financing provided by Wells Fargo Home Mortgage.

This information is for real estate and building professionals only and is not intended for distribution to consumers.

Information is accurate as of date of printing and is subject to change without notice. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A.

© 2023 Wells Fargo Bank, N.A. NMLSR ID 399801. AP5739981 04/13/2023 106948 7458002-10 MOD: 1435







**Union Plus® Mortgage program – with financing provided by Wells Fargo Home Mortgage**

## Union Plus® Mortgage program benefits guide

As you prepare to finance your home through the **Union Plus** Mortgage program, it's important that you know what to expect along the way. With the help of your dedicated **Union Plus** Mortgage Specialist, leverage this guide so you'll always know what's next.



### At application — Submit a completed Union Membership Verification Form

- ☐ Provide this form to your **Union Plus** Mortgage Specialist with your loan application to be eligible for the program. The form is available from your **Union Plus** Mortgage Specialist or can be accessed on the **Union Plus** website at [unionplus.org/mortgage](http://unionplus.org/mortgage).



### After closing — Receive redemption instructions for the Wells Fargo My Mortgage Gift<sup>SM</sup> award<sup>1</sup>

- ☐ Within approximately six weeks after your loan closes you'll receive an email with instructions on how to redeem this award - \$500 when buying a home, \$300 when refinancing. If you don't have an email address, a letter will be mailed to you. When redeemed the award will be sent to the mailing address that you provide in the form of a **Performance Plus Visa® Prepaid Card**.
- ☐ With the card you'll receive a list of designated merchants and travel suppliers that accept your award card as payment.
- ☐ If you do not receive your redemption instructions or the card, please contact the Program Award Headquarters at 1-800-875-0190.



### After one year — You may be eligible for Mortgage Assistance from Union Plus<sup>2</sup>

- ☐ If you've had a **Union Plus** Mortgage for a year or more and experience income loss due to unemployment, disability, or lock out you could be eligible for this benefit.
- ☐ This benefit comes in the form of interest-free loans and grants to help make your mortgage payments.
- ☐ For complete details and guidelines, visit [unionplus.org/mortgageassistance](http://unionplus.org/mortgageassistance) or call **1-800-472-2005** to have an application mailed to you.

1. Eligible individuals can receive the Wells Fargo **My Mortgage Gift<sup>SM</sup>** award approximately 6 weeks after closing on a new purchase or refinance loan secured by an eligible first mortgage or deed of trust with Wells Fargo Home Mortgage ("New Loan"), subject to qualification, approval and closing, when identifying themselves as eligible. The **My Mortgage Gift<sup>SM</sup>** award is not available with The **Relocation Mortgage Program®** or to any Wells Fargo team member. Only one **My Mortgage Gift<sup>SM</sup>** award is permitted per eligible (New Loan). This award cannot be combined with any other award, discount or rebate, except for **yourFirstMortgage<sup>SM</sup>**. This award is void where prohibited, transferable, and subject to change or cancellation with no prior notice. Awards may constitute taxable income. Federal, state and local taxes, and any use of the award not otherwise specified in the Terms and Conditions (available at [wellsfargo.com/mmterms](http://wellsfargo.com/mmterms) and provided at receipt of award) are the sole responsibility of the **My Mortgage Gift<sup>SM</sup>** recipient.

This card is issued by The Bancorp Bank, pursuant to license from Visa® U.S.A. Inc. The Bancorp Bank; Member FDIC.

2. The **Union Plus®** Mortgage Assistance Program is provided and administered through the AFL-CIO Mutual Benefit Plan ("The Plan"), which is not affiliated with Wells Fargo Bank, N.A. Additional information about this program and eligibility criteria can be obtained at [www.unionplus.org/assistance](http://www.unionplus.org/assistance).

**Union Plus®** is a registered trademark of Union Privilege.

Wells Fargo Home Mortgage has a services agreement with Union Privilege in which Union Privilege receives a financial benefit for providing agreed upon services. You are encouraged to shop around to ensure you are receiving the services and loan terms that fit your home financing needs.