

## **Union Plus COVID-19 Updates** **(as of March 17, 2020)**

As COVID-19 impacts our communities and workplaces, we are sharing the most recent program updates we have so that you and your members are aware of resources available as well as any program changes that may impact them.

Union Plus is working with its program providers to facilitate additional assistance to members. Please note that some programs, including the hardship programs, do require members to be participants and product holders of those programs and meet certain eligibility requirements to receive benefits. There are over 950,000 credit card holders and over 140,000 mortgage program participants.

### ***Union Plus Hardship Assistance***

Participants in the Union Plus Mortgage, Credit Card, Personal Loan, or Supplemental Insurance programs may be eligible for additional hardship assistance through the [Mortgage Assistance Program](#) and [Union Plus Hardship Help](#). The Union Plus Mortgage Assistance Program provides interest-free loans and grants to help eligible members make mortgage payments when disabled, unemployed, furloughed, locked out or on strike.

### ***Union Plus Credit Counseling Program***

The credit counseling provider, Money Management International (MMI), **has suspended in-person counseling**. However, services will continue to be made available online and over the phone, which is how 90% of members currently access MMI's services. MMI is implementing continuity plans designed to ensure that members will continue to receive vital services throughout this crisis.

MMI has some financial tips on its blog that some members may find helpful:

<https://www.moneymanagement.org/blog/how-to-safeguard-your-finances-from-coronavirus>

<https://www.moneymanagement.org/blog/tips-for-managing-money-during-a-work-stoppage>

<https://www.moneymanagement.org/blog/when-the-income-decreases-it-is-pays-to-set-priorities>

### ***Union Plus Personal Loan Program***

First National Bank of Omaha will waive late fees for anyone who is having trouble making a timely loan payment due to the COVID-19 response. Members should call customer service to arrange directly with the lender.

### ***Union Plus Credit Card Program***

Capital One is providing COVID-19 resources here: <https://www.capitalone.com/coronavirus/> and is asking customers facing a financial hardship to contact them directly to discuss possible options.

### ***Union Plus Auto & Home Insurance***

MetLife will provide reasonable billing accommodations to impacted customers and allow for premium deferrals up to 30 calendar days from the original premium due date. Customers must request the bill hold by calling customer service at 855-666-5797.

### ***Union Plus Mortgage Program***

Union members with a Union Plus Mortgage with financing from Wells Fargo can call customer service to get individual assistance if needed, particularly in the 30-day period before becoming eligible for the Mortgage Assistance Program.

### ***Union Plus Free College and Bachelor's Degree Completion***

All Free College and Bachelor's Degree online classes will continue as scheduled. The college is prioritizing the health and safety of students and staff and will continue to monitor the situation and follow the guidance of the local, state and national health officials.

### ***Union Plus Car Rental Partners***

Union Plus's car rental partners report they are closely monitoring Coronavirus (COVID-19) and following the current guidance from the leading government and health authorities. They are taking steps to prioritize the health and safety of customers and staff, including enhanced cleaning of all vehicles and greater flexibility for customers that need to change or cancel reservations.

### ***Union Plus Vacation Tours***

Collette Vacation Tours is tracking health events around the world by canceling and rescheduling upcoming tours to locations flagged by the U.S. Centers for Disease Control and the Department of State. **At this time, Collette is cancelling ALL tours departing through April 15, 2020.** For any travel to Italy, Collette is cancelling tours departing through April 30, 2020.

As a result of these changes, all guests will be contacted by Collette's Customer Service Team and offered options for rebooking or refunds. Collette also offers an industry-leading [Travel Protection Plan](#) that offers a full refund in case a traveler has to cancel for any reason up to 24 hours before departure.

Union Plus continues to survey its program partners and will provide additional updates on any program changes or additional resources or assistance programs as they become available.

## **Union Plus Operation <https://www.unionplus.org/hardship-help/credit-counseling> Updates**

To ensure the health and safety of Union Plus employees, Union Plus staff are not traveling to events until public health and safety officials recommend the resumption of such activities and gatherings.

In addition, to assist with social distancing, Union Plus is operating under a liberal work from home policy through March 27th at which time they will reevaluate the policy based on developments with the COVID-19 response.

Despite these changes to how they physically operate, **Union Plus remains ready and able to serve you** and expects to continue normal operations. Unions can still [order materials online](#) although some shipments may be delayed slightly depending on the items requested.

The Union Plus Digital Toolkit is accessible [here](#) with March content. As COVID-19 related digital content is prepared, it will be added to the Toolkit link.

Additional information for the above items can be found at [www.unionplus.org](http://www.unionplus.org)

- **HARDSHIP ASSISTANCE:**  
<https://www.unionplus.org/hardship-help/union-plus-hardship-help-benefits>
- **CREDIT COUNSELING:**  
<https://www.unionplus.org/hardship-help/credit-counseling>
- **MORTGAGE ASSISTANCE:**  
<https://www.unionplus.org/hardship-help/mortgage-assistance>