



Union Stories A Safety Net for IUPAT Members

Frank Voce, Jr., a member of IUPAT Local 1269, was positive there was a catch somewhere in the fine print. But he learned — much to his delight — that his union credit card really is different and would come to his aid.

When Voce of Quakertown, PA, was forced to go on disability, the **Union Plus Credit Card's Lifeline Trust** provided him with cash, a credit to his account and a lower interest rate. Union members like Voce who have lost income due to a recent illness or disability have access to financial help thanks to a unique benefit that comes — at no cost — with every Union Plus Credit Card.



The Lifeline Trust — launched in May 2005 — has already provided more than \$64,000 in grants, helping over 40 union cardholders when they most needed a hand. This is just one of the **unique Safety Net features** that the Union Plus programs provide to union members during difficult times.

Benefits as promised

Voce "was amazed and surprised" when the Lifeline Trust came through with a \$1,000 grant and an additional \$250 to lower his credit card balance late last year. Voce had filed for disability because the pain from his herniated, crushed disc had become unbearable. While checking his Union Plus Credit Card account online, he read about the new benefit, applied and was impressed by how quickly help was on the way.

The Trust, established by Union Privilege and funded by HSBC, the company issuing Union Plus Credit Cards, provides a one-time grant ranging from \$500 to \$2,000, and a one-time payment of up to \$250 that is applied to the outstanding Union Plus Credit Card balance. The money does not have to be repaid.

It was one of the few times in my life that a big financial institution actually came through with what they promised," says Voce, 40, who is on the mend from surgery and hopes to be able to return to his craft within the year.

The program also agreed to lower my interest rate and allowed me to skip a couple of payments," adds Voce. "I'm sure glad I carry a Union Plus Credit Card." To apply for a Lifeline Trust grant, cardholders can [click here](#).



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