



Dear New or Prospective Member:

Welcome to the American Guild of Musical Artists, AFL-CIO!

AGMA is the labor union of professional opera and concert singers, dancers, and production personnel at major opera, dance, and concert companies throughout the United States.

As AGMA's National Executive Director, I serve as the union's chief administrative officer and principal contract negotiator – supervising an exceptional staff of negotiators, attorneys and contract administrators.

By becoming a member of AGMA, you join in a long tradition of artists within the United States and throughout the rest of the world who have recognized the inherent value of being part of a union. As members, you and your colleagues have the ability to collectively negotiate agreements, bargain to improve your working conditions, and effectively address concerns.

In addition to improving contractual provisions for members' wages, benefits, and other terms and conditions of employment, AGMA strives to expand protections relating to health and safety – including anti-harassment and anti-discrimination provisions and procedures - and seeks to eliminate hazardous workplace conditions such as unsafe raked stages and poisonous smoke and fog. Additionally, we are always available to assist you in any way necessary to protect and enforce your professional and legal rights.

We solicit and welcome your participation in AGMA's activities and encourage you to play an active role in the governance of your union. All members in good standing, including new members, can run for election to AGMA's Board of Governors or to serve on the union's various committees. Please visit our website (www.musicalartists.org) for more information and to explore more opportunities to get involved. If you have not yet joined, I encourage you to become a part of AGMA today and enjoy the benefits and protections of being a union member.

Like the other members of AGMA's professional staff, I am here and available to assist you whenever you have questions or need help. Please feel free to call upon me at any time, at (800) 543-2462 or via e-mail at Legert@musicalartists.org.

Cordially,

Leonard Egert

AGMA National Executive Director



AMERICAN GUILD *of* MUSICAL ARTISTS

Affiliated with the AFL-CIO, Branch of the Associated Actors and Artistes of America

1430 Broadway, 14th Floor New York, NY 10018-3308

Phone: (212) 265-3687, Fax: (212) 262-9088, membership@musicalartists.org

www.musicalartists.org

APPLICATION FORM

Professional Name:			Social Security Number:	
_____			_____-_____-_____	
(Print) Last	First	Initial		
Date of Birth:	_____		<input type="checkbox"/> Female	<input type="checkbox"/> Male

Please complete the following (Indicate one):

- Soloist
 Chorister
 Dancer
 Choreographer
 Stage Director
 Stage Manager
 Actor

Singers: (List Voice Category):

Legal Name: _____

Citizen Of: _____

Mailing Address: _____

Telephone #: _____

Telephone # (alt.): _____

E-mail address: _____

Name & Address of Manager and/or Personal Representative (if any):

Name of Initial Employing Company: _____

Are you a member of any of the following organizations? If so, place "P" beside the organization that is your parent; and place "A" beside any organizations that are affiliates.

____ SAG-AFTRA ____ A.G.V.A. ____ ACTORS' EQUITY ____ A.F. of M.

(For office use only)	
Membership #: _____	Date: ____/____/____

1430 BROADWAY 14TH FLOOR, NEW YORK, NY 10018-3308

T (800) 543-2462 F (212) 262-9088

WWW.MUSICALARTISTS.ORG



SUMMARY OF CONSTITUTIONAL PROVISIONS COVERING MEMBERSHIP CLASSIFICATIONS

Classifications:

All members shall be divided into nine (9) classes, to wit: Active Solo Members, Active Stage Directors, Active Stage Managers, Active Chorus Members, Active Choreographers, Active Dancers, Honorary Members, Charter Members, and Active Life Members for Distinguished Service to AGMA.

Active Members:

All Solo artists, including stage directors, stage managers and all singers and dancers who have performed or who intend to perform for compensation within the jurisdiction of The American Guild of Musical Artists, and who are paid-up members.

INITIATION FEES AND DUES

Initiation Fee:

The Initiation Fee is \$1,000.00.

Partial Initiation Fee: All new members are required to pay the first \$100 Basic Dues within one week of their first contracted rehearsal, or upon submission of their Membership application, whichever comes first. If the contractual fee is greater than \$4,000, the Initiation Fee is due by the contract's first performance date. If the contractual fee is less than \$4,000, the Artist may pay the Initiation Fee in installments (partial payments equal to 12 1/2 % of AGMA contractual gross compensation) preferably within one year of application and definitely over a period not to exceed 36 months.

If the Artist is applying for membership without having received an AGMA contract, the Initiation Fee is due in full upon submission of the application.

Dues:

Basic Dues in the amount of \$100.00 are billed annually and are due by January 1st.

Working Dues (The Check-Off System): All members working under AGMA Collective Bargaining Agreements will have 2.0% of the first \$100,000 gross income deducted from their compensation ("Check-Off") and remitted by the employer to AGMA according to the terms of the Collective Bargaining Agreement.

I hereby apply for membership in the AMERICAN GUILD OF MUSICAL ARTISTS, INC., and agree to be bound by each and every provision contained in the constitution of the American Guild of Musical Artists, Inc., by such amendments to said Constitution as may hereafter be made, by any and all by-laws to said Constitution whether now in force or hereafter enacted, and by any and all rules and regulations adopted by the Board of Governors of the American Guild of Musical Artists, Inc., whether now in force or hereafter amended, enacted or adopted. I agree that the said amendments, by-laws, rules and regulations are binding upon me as of the date of their lawfully taking effect, regardless of the rights, if any, vested in me prior to such date.

I hereby authorize the American Guild of Musical Artists, Inc., to be my exclusive agent for collective bargaining purposes in any matter dealing with Opera, Concert, Recital, and Ballet, or in any other matters within the jurisdiction of the American Guild of Musical Artists, Inc.

I affirm that I have truthfully answered the questions on the reverse side hereof.

SIGNATURE

Date: ____/____/____

Revised 02/28/18

ACCESS YOUR AGMA CONTRACT

Your AGMA contract can be accessed through the MyAGMA (members only) section on the AGMA website at MusicalArtist.org. Click on the "Login to MyAGMA" button located in the top right corner of the page to access your account.

LOGGING IN WITH A USERNAME

In the username field, type the first five letters of your last name (or your full last name if less than five letters) followed by your membership ID number. In the password field type your membership ID number. (Your membership ID number can be found on your invoice or on your AGMA membership card below your name.)

Example

Name: John Smith ID Number: 12345

Username: Smith12345

Password: 12345

LOGGING IN WITH YOUR MEMBERSHIP NUMBER

In the event your username does not work:

Please try logging in using just your membership ID number.

Example

Name: Sarah Smith ID: 12345

Username: 12345

Password: 12345

TROUBLESHOOTING

If you still cannot log in, click on the link provided under the log-in button that reads "Forgot your log-in information? Click Here". This link will take you to a page that will prompt you for the necessary information we will need to provide your login information. If you still experience a problem, please contact the National Office at (800) 543-2462 during our regular business hours (9:30 a.m. – 5:30 p.m. EST) and ask for the Membership Department.

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CHANGE OF ADDRESS FORM

It is each Member's responsibility to provide a current mailing address to the Membership Department at the National Office, and to keep AGMA up to date on any changes to his or her personal information. Please submit this form, if possible, prior to your move. Otherwise, please submit within thirty (30) days of your move.

CURRENT INFORMATION (i.e., the information currently on file with AGMA):

Legal Name: _____

Professional Name (if different from above): _____

AGMA Membership ID# (can be found on your membership card): _____

Professional Category: _____

Mailing Address: _____

Telephone: _____ Telephone (alt): _____

Email Address: _____

NEW INFORMATION:

Mailing Address: _____

Telephone: _____ Telephone (alt): _____

Email Address: _____

Additional Changes: (eg., Manager, Professional Category, etc.): _____

Print Name _____

Signature _____

Date (MM/DD/YYYY) _____



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APPLICATION FOR HONORABLE WITHDRAWAL

Members who become inactive and who do not work or actively seek employment within the scope of AGMA's jurisdiction either by virtue of retirement or change of profession may apply for Honorable Withdrawal.

The Board of Governors in its sole and absolute discretion may grant such status. Such status, once granted by the Board, begins on the first day of the Basic dues year following Board approval (i.e., January 1).

Honorable Withdrawal can be granted only to members who are current in their Basic and Working Dues and Initiation Fee. Members who are delinquent in their obligations to AGMA must satisfy those obligations in full before their request for Honorable Withdrawal status will be considered.

No member on Honorable Withdrawal can work for any AGMA signatory in any AGMA category until his or her membership is reinstated to Active status.

The following rules will apply to such reinstatement:

- 1) Currently reinstatement will require payment of a \$50.00 fee and \$100.00 in Basic Dues,
2) After reinstatement to full Active membership from Honorable Withdrawal, a Member will be ineligible to apply again for Honorable Withdrawal for a period of three (3) years from the date of reinstatement.

HONORABLE WITHDRAWAL STATUS MAY BE GRANTED ONLY UPON WRITTEN REQUEST TO MEMBERS IN GOOD STANDING AT THE TIME OF THE REQUEST

I hereby apply for Honorable Withdrawal status from AGMA.

Print Name

Reason

Address

SS #

Signature

Date (MM/DD/YYYY)



SEXUAL HARASSMENT POLICY

MISSION STATEMENT

AGMA condemns all forms of discrimination and harassment. Because of this, we have taken a leading role in encouraging our employers to create and maintain a workplace free from sexual harassment and discrimination. We are committed to holding our employers responsible for ensuring that all our members have a safe and secure environment in which to work, rehearse, and perform.

AGMA believes in a proactive approach to addressing sexual harassment in the workplace and in work-related activities. As discussed more fully below, we have been assisting our members in identifying and reporting sexual harassment and negotiating with our signatory employers to establish the tools necessary to address misconduct in the workplace. We are helping our members enforce the provisions of their collective bargaining agreements, providing access to counseling and other resources, and collaborating with our sister unions in the entertainment industry to develop "best practices" for confronting and eliminating sexual harassment in the workplace.

AGMA takes a strong stand against sexual harassment. Most recently, we launched an independent investigation into high profile allegations of misconduct involving several of our signatory opera companies. Since these companies have been unwilling or unable to provide AGMA with sufficient assurances about the scope and timing of their investigations, as well as whether or not the findings will be publicly disclosed or made available to the Union, AGMA has retained a former federal prosecutor with extensive experience conducting such investigations. More information about this investigation can be found [here](#).

This policy details the other steps AGMA is taking to ensure that our members are able to rehearse, perform, and stage manage in workplaces free of sexual harassment and discrimination.

DEFINING SEXUAL HARASSMENT

Sexual harassment appears in many forms. It includes unwelcome sexual advances and other unwelcome verbal or physical conduct of a sexual nature, and it interferes with an individual's ability to perform their work. It can come in the form of "quid pro quo" harassment, where a person's submission to or rejection of sexually harassing conduct is used as the basis for an employment decision – for example, an artistic director asking that an artist engage in sexual activity in exchange for better casting. Sexual harassment more commonly appears as sexually explicit jokes, unwanted comments or questions about a person's body or sex life, and unwanted touching or hugging, leering or sexual gestures. Sexual harassment not only affects the target of harassment but also witnesses to harassing behavior, and it should not be tolerated in any workplace.

REPORTING MECHANISMS

If you believe that you have been subject to or have witnessed sexual harassment in your workplace, we strongly encourage you to come forward so that AGMA can work to resolve this issue on your behalf. You can report harassment in the following ways – depending on what is most comfortable for you:

- Speak to your union delegate.
- Contact your AGMA Staff Representative, Area Chair, or Business Representative.
- If you are unsure about how to reach these AGMA officials *or* if you would like to speak to someone in AGMA's National Office, call 212-265-3687.
- Use the confidential reporting tool described below.

Since 2015, AGMA has provided a confidential reporting tool to receive reports of sexual harassment and other forms of discrimination. We encourage members to report any allegation of discrimination, abuse or harassment in the workplace or in work-related activities. The advantage of using this reporting mechanism is that it allows AGMA to uncover patterns of misconduct at particular companies. And, although we ask members to provide their names in the report, AGMA will keep this information confidential to the fullest extent possible.



If you wish to file a report of discrimination, abuse or harassment using this reporting system, please send an email to reporting@musicalartists.org. Please try to include as much of the following information as possible:

- Name and position of person making the report;
- Name of the employer, person/position of individual accused of misconduct;
- Working relationship of the member to the accused;
- Name, position and contact information of any witnesses to the misconduct; and
- Description of the misconduct.

If you do not feel comfortable providing some of the information listed above, at a minimum you must provide your contact information so that a highly trained AGMA staff attorney can reach out to you to discuss your report.

RESOURCES FOR MEMBERS NAVIGATING SEXUAL AND OTHER FORMS OF HARASSMENT

Working with nationally recognized experts, AGMA has developed expertise and resources to help members who need assistance at work, information, treatment, counseling, or legal advice. Some of these include:

- Representing members with complaints during an employer's investigation;
- Referring members to counselling and other supports provided by The Actors Fund;
- Referring members to the appropriate governmental agencies and legal experts;
- Hosting safe and confidential sexual harassment support groups for members;
- Ensuring that members accused of misconduct are afforded due process including, where appropriate, representation in the grievance and arbitration process.

All AGMA Staff, including its Counsels, Executives and Business Representatives, receive training on the legal and contractual prohibitions against sexual harassment. We stand with and support our courageous members who have come forward as part of #MeToo. By encouraging our members to speak out, as well as by providing representation, counseling and support, we will continue to help create a culture where our members can rehearse and perform in an environment free of harassment and discrimination. AGMA's highly trained staff can only assist you if they know a problem exists. We rely upon our members coming forward to report harassment and discrimination, so that AGMA is in the best position to help tackle these issues in your workplace.

NEGOTIATIONS WITH EMPLOYERS

AGMA is negotiating meaningful harassment prevention provisions in all of our collective bargaining agreements. These provisions require our signatory companies to deal proactively with harassment in the workplace and to establish policies and practices that, at a minimum, comply with local, state, and federal law.

We also have been attempting to negotiate contract language that allows AGMA to play a more active role in preventing and addressing harassment. We are seeking to strengthen employer harassment policies and ensure meaningful harassment prevention training. We have amended our Guest Artist Agreement to

require companies to provide Artists with the companies' harassment prevention policies, including specific instructions for reporting harassment and discrimination. Additionally, where appropriate, we have asked our employers to engage experts to assess the workplace culture in order to root out systemic harassment and discrimination.

The health and safety of AGMA members is of paramount importance. AGMA recognizes that these situations present difficult challenges for our members and for our organization. Nevertheless, we believe that acknowledging and confronting issues of sexual harassment in the workplace is the only way we overcome these toxic aspects of our industry and bring around meaningful cultural change. We welcome and indeed need your participation in this endeavor to create and maintain workplaces free of harassment and discrimination.



AGMA RELIEF FUND

The American Guild of Musical Artists (AGMA) Relief Fund provides support and temporary financial assistance to members who are in need. AGMA contracts with The Actors Fund to administer this program nationally as well as to provide comprehensive social services.

Services include counseling and referrals for personal, family or work-related problems. Outreach is made to community resources for legal services, elder care, entitlement benefits and childcare. Workshops are offered on how to locate affordable housing, as well as on financial education and health insurance options.

Financial assistance is available for rent, utilities, mental health and medical care, as well as other basic living expenses. Grants are made case-by-case, based on need.

ELIGIBILITY

All AGMA members may call The Actors Fund for information, referrals and access to our social services.

To be eligible for financial assistance from the AGMA Relief Fund a member must be:

- In good standing or on honorable withdrawal
- Able to document the need for financial assistance

CONTACT

For additional information and an application, please contact the intake unit at the Actors Fund regional office closest to you:

Eastern Region

212.221.7300 ext. 119

intakeny@actorsfund.org

Midwest Region

312.372.0989

dtowne@actorsfund.org

Western Region

323.933.9244 ext. 55

intakela@actorsfund.org

For emergencies on evenings and weekends **only**, call 212.621.7780.

To find out more about the services provided by the Actors Fund, please visit their website:

www.actordsfund.org

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WWW.MUSICALARTISTS.ORG

Statement of Professionalism

We are professionals. We expect to be treated as such and in return we will act in a fashion that reflects our professionalism. To this end, we ask all AGMA members to:

- Be on time for rehearsals and performances.
- Be quiet, attentive, and ready to sing, dance, or produce.
- Know your music and choreography when required.
- Honor your contractual commitments.
- Never be under the influence of alcohol/drugs at work.
- Be considerate of and helpful to your fellow cast members, including those with allergies or asthma.
- NEVER use electronic devices during rehearsals and performances; limit their use to breaks; and never take them to the stage during rehearsals or performances.
- Remember that our professionalism is paramount!
- Support our Union!

*This statement was created by the AGMA Washington/Baltimore Area Committee and adopted by many other AGMA areas.



ACTORS' EQUITY ASSOCIATION AUDITIONS ARE OPEN TO AGMA MEMBERS

AGMA members can attend Actors' Equity Association (Equity) auditions. Equity is the labor union representing American Actors and Stage Managers in the theatre.



AGMA members who have been members for at least one calendar year can attend Equity auditions without joining Equity. To attend an Equity audition, AGMA members must show a current or lifetime membership card to the Equity delegate.

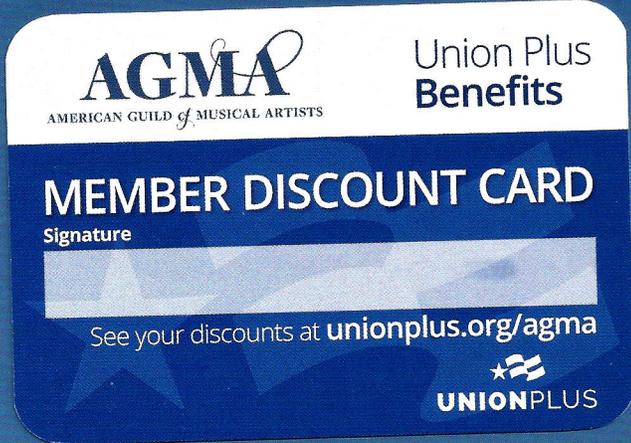
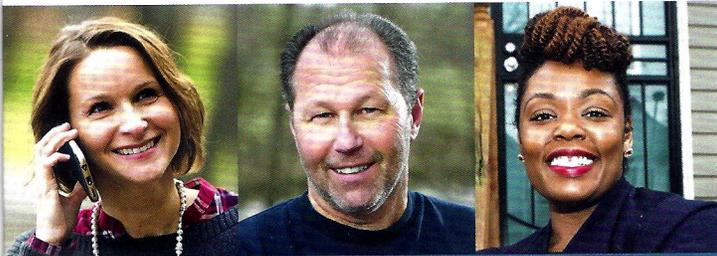
AGMA

AMERICAN GUILD of MUSICAL ARTISTS



MEMBER BENEFITS

Your complete guide to Union Plus money-saving programs



Reach for the card and make saving a habit!



unionplus.org/agma

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Abra la página 8 para obtener información completa en español.

The Plus of Being a Union Member

Union "PLUS" means just that: those extras that come with being a union member. Your union supports you at work, but these helpful benefits and services give you and your family that extra boost to help you enjoy your life beyond the workplace, 24/7.

Why not save money on things you already use every day? As a union member, you are automatically eligible to apply for these programs¹. And because we understand the importance of family, many of these discounts and services extend to your spouse, children and parents.

Programs and services created just for union members and their families

For decades, Union Plus has helped union families save their hard-earned money with valuable benefits. Since its inception, Union Plus has distributed millions in assistance to union families in times of need.

Members-Only Extras

Union Plus programs are not available to the general public, but are developed exclusively for union members by using the purchasing power of 13 million members to get competitive prices on everyday consumer services.

¹Terms and conditions apply. Information accurate as of 10-31-2018. Visit unionplus.org for the latest program information and eligibility requirements.

Look for these symbols on the following pages:

-  Extra savings with a Union Plus Credit Card
-  Hardship grants
-  Union-made
-  Rebates

A listing of your Union Plus Programs

Discounts

AT&T Discounts



Savings and solidarity from AT&T, the only nationwide unionized wireless carrier. Available to new and existing AT&T customers. Go online to download a coupon to take to an official AT&T store at unionplus.org/att.

Consumer Reports Digital: Subscribe to Consumer Reports' online magazine for just \$26/year, or a discount of 25% off the regular price. Go to unionplus.org/consumerreports.



Everyday Discounts: Save on local shopping, dining, and services including auto care, grocery coupons, movie tickets, and more. To register, visit unionplus.org/discounts.

Flower & Gift Discounts: Save 20% on local, hand-delivered flowers from Teleflora and gift baskets from GiftTree. Call 1-888-667-7779 or visit unionplus.org/flowers.

Money & Credit

Credit Cards



Several credit card choices¹ designed for union members; whether you want rewards, a low intro APR for purchases, or an introductory rate for balance transfers, there is an option for you. All credit cards include these features:

- Competitive rates
- Hardship Assistance Grants² in times of need for eligible cardholders
- U.S.-based customer service

If you are carrying a credit card, consider carrying the only union-endorsed, worker-friendly credit card. Learn more and select the card that's right for you, visit theunioncard.com or call 800-522-4000.

¹Credit approval required. Terms and conditions apply. See theunioncard.com for details. Union Plus Credit Cards are issued by Capital One, N.A., pursuant to a license from MasterCard International Incorporated. Capital One, N.A. is not responsible for the contents of this message and/or any of the other third party products/services mentioned.

²Certain restrictions, limitations and qualifications apply to these grants. Additional information and eligibility criteria can be obtained at unionplus.org/assistance.

Union Plus Credit Counseling: Problems with creditors or making ends meet? Get a free budget analysis and money management advice from an accredited, non-profit counseling program. Call **1-877-833-1745** or visit unionplus.org/creditcounseling.

Union Plus Money Transfer: The Union Plus Vianex Money Transfer program provides union members a convenient, safe and reliable way to send money domestically and abroad. Union families receive a 10% discount on the fee every time they send money online through Vianex. To learn more, visit unionplus.org/moneytransfer.

Money transfer service powered exclusively by Vianex. Service may not be available in all areas. Terms and conditions apply. Massachusetts License # FT121031.

Union Plus Personal Loan: Take control of your financial future by consolidating your higher-interest credit card and revolving debts. Apply for a loan amount up to \$30,000. Save money with no annual fees, pre-payment or origination fees. Visit unionplus.org/loan for more information or to apply today.

Entertainment & Travel

Car & Truck Rentals:

Save up to 25% on vehicle rentals

Avis: 800-698-5685, ID# B723700

Budget: 800-455-2848, BCD# V816100

Budget Truck: 800-561-1157, ID# 56000127763

Dollar: 800-800-4000, CDP# 3042236

Hertz: 800-654-2200, CDP# 205666

Payless Car Rental: 800-729-5377, PDN# A071900

Thrifty: 800-847-4389, CDP# 3042238

or go to unionplus.org/carrentals

Entertainment Discounts: Enjoy discounted admission at over 50 of the most popular theme parks including Disney, Sea World and Busch Gardens. Save on movies, theater tickets, sporting events, dining and more. Visit unionplus.org/entertainment.

Travel Center: Get deals on flights, car rentals, entertainment discounts, plus find union hotels. Go to unionplus.org/travel.

Auto Programs

Auto Buying Service: Get up-front pricing from dealers when buying a new or used car or truck through TrueCar. \$100 rebate on new, union-made cars, and a \$200 rebate on new, union-made EPA Green Cars. Reimbursements on auto repair and insurance deductibles available. Go to unionplus.org/autobuying.  

Goodyear Tires: 10% savings on all Goodyear tires and car service at Goodyear, and Just Tires. Save 5% on sale tires. Go to unionplus.org/goodyear.

Motor Club: Union families get nationwide 24/7 emergency roadside assistance for \$69/year or \$6.90/month. Receive \$40 in gas rebates when you sign up for a year. Call **800-454-8722** or go to unionplus.org/motorclub. 

Health

Dental, Vision, Prescription & Hearing Savings:

- **Dental Discount Plans** – save 20% to 50% on dental care, with one of the largest dental networks nationally
- **Vision Insurance Plans** – choose from three levels of savings starting as low as \$5 per month, plus a FREE Discount Vision program with \$50 eye exams, 35% off frames, and more instant savings at more than 44,000 eye care provider and retail locations
- **FREE Prescription Discount Card** – save up to 65% off the retail price on brand name and generic drugs, at over 59,000 participating pharmacies
- **FREE Hearing Discounts** – save on diagnostic services, including hearing exams, and hearing aids, at over 3,800 provider locations nationwide

To learn more, visit unionplus.org/healthsavings.

Medical Bill Negotiating Service: FREE assistance negotiating bill reductions with physicians, hospitals and other medical providers. Visit unionplus.org/billnegotiator.

★
Union Plus Retiree Health Insurance

Program: Members and their spouses can receive recommendations for Medicare Supplement, Medicare Advantage and Medicare Prescription Drug plans through eHealth. To receive recommendations, visit unionplusmedicare.com or call **888-680-4770 (TTY Users 711)** to speak to a licensed insurance agent Mon-Fri, 8 am - 8 pm ET.

★
Home

Mortgage Program



The Union Plus Mortgage Program offers competitive interest rates on a wide range of mortgage options, plus special benefits including hardship assistance for union members. This program is available to active and retired union members, their parents and children. To learn more or to apply for a home loan, visit unionplus.org/mortgage.

Real Estate Rewards: Save hundreds, or thousands, on your next home sale or purchase. By working with pre-screened real estate agents, members can earn \$500 for every \$100,000 in home value after closing. Cash back not available in all states. Call **800-284-9756** or go to unionplus.org/realestate.

Save My Home Hotline: Free, confidential counseling, available 24/7, to help union members facing foreclosure. Call **866-490-5361** to speak to a HUD-certified counselor, 24/7, or go to unionplus.org/savemyhome.

Moving Discounts: Exclusive discounts on interstate moving, packing and in-transit storage through North American Van Lines and Allied Van Lines. Allied: **888-642-6814**; North American: **888-813-9595**. Reference your Union Plus discount. To learn more, visit unionplus.org/movingvans.

★
Insurance

Auto & Home Insurance: As a union member,  you are eligible for special savings with the Union Plus Auto & Home Insurance program through MetLife Auto & Home®.

- Save up to 15% on auto and home insurance
- Multi-policy savings when you insure both your home and auto
- Up to an additional \$250 benefit for claim-free driving
- Extra savings based on years of union membership

For your free quote, call **855-666-5797** and mention discount code DJ7 or visit unionplus.org/metlife.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices at 700 Quaker Lane, P.O. Box 350, Warwick, RI 02887. Coverage, rates, discounts and policy features vary by state and product, and are available in most states to those who qualify.

Accidental Death Insurance: Union membership entitles you to enroll in no-cost coverage for accidental death insurance of up to \$20,000 for one year with no medical exam. Enhanced coverage amounts are available. Call **800-393-0864** or go to unionplus.org/insurance. 

Life Insurance: Competitive rates for several types of term insurance coverage to help protect your family's security. Layoff and strike assistance help protect members who are out of work. Call **800-393-0864** or go to unionplus.org/insurance. 

Pet Insurance: Receive a 5% discount on insurance premiums. Choose your own licensed vet. Flexible plans that allow you to choose your coverage, deductible and co-pay amount to find the premium that works best for you. For more information go to unionplus.org/pets.

Legal & Education

Free College: Union members and their families can earn an Associate Degree with NO out-of-pocket cost. Classes are offered through Eastern Gateway Community College, a public, non-profit school in the University System of Ohio and is regionally accredited by the Higher Learning Commission. Credits you earn can transfer to other schools, potentially saving you thousands of dollars. To learn more or to enroll, call **1-888-590-9009** or visit **unionplusfreecollege.org**.

Legal Services: Get access to services from over 2,000 law offices, including a free 30-minute consultation and 30% discounts on hourly rates and flat fees. To find an attorney go to **unionplus.org/legal**.

Scholarships: Members and their children can apply for Union Plus College Scholarships with cash awards of \$500-\$4,000. \$150,000 awarded annually. Go to **unionplus.org/scholarships**.

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Las ventajas de afiliarse a la unión

Union "PLUS" significa precisamente eso: beneficios extra que se obtienen al ser miembro de un sindicato. Su sindicato lo apoya en el trabajo, pero estos beneficios y servicios útiles le ofrecen a usted y a su familia ese refuerzo extra para disfrutar de la vida fuera de su trabajo, las 24 horas del día, los 7 siete días de la semana.

¿Por qué no ahorrar dinero en cosas que ya usa todos los días? Como miembro de un sindicato, usted es elegible automáticamente para solicitar estos programas¹. Y puesto que entendemos la importancia de la familia, muchos de estos descuentos y servicios se extienden a su cónyuge, a sus hijos y a sus padres.

Programas y servicios creados solo para los miembros de sindicatos y sus familias

Durante décadas, Union Plus ha ayudado a las familias de miembros de sindicatos a ahorrar el dinero, tan duramente ganado, y obtener así beneficios valiosos. Desde su comienzo, Union Plus ha distribuido millones de dólares en asistencia a familias de miembros de sindicatos en tiempos de necesidad.

Extras solo para miembros

Los programas de Union Plus no están disponibles para el público en general, sino que han sido exclusivamente diseñados para los miembros de sindicatos, utilizando el poder adquisitivo de 13 millones de miembros para obtener precios competitivos en servicios diarios al consumidor.

¹Los términos y condiciones aplican. Información precisa desde el 10-31-2018 Visite unionplus.org para obtener la información más reciente sobre el programa y conocer los requisitos de elegibilidad.

Busque estos símbolos en las páginas siguientes:

-  Ahorros extra con una tarjeta de crédito Union Plus
-  Subsidios para afrontar dificultades económicas
-  Productos del sindicato
-  Reembolsos

Lista de sus Programas de Union Plus

Descuentos

Descuentos de AT&T: Ahorros     y solidaridad de parte de AT&T, el único operador de telefonía móvil nacional sindicado. Disponibles para clientes de AT&T nuevos y existentes. Conéctese a unionplus.org/att y descargue un cupón para usarlo en cualquier tienda oficial de AT&T.

Consumer Reports en línea: Suscríbase en línea a la revista Consumer Reports por solo \$26 anuales o un descuento del 25% sobre el precio regular. Visite unionplus.org/consumerreports. 

Descuentos diarios: ahorre en compras locales, comidas y servicios que incluyen cuidado de automóviles, cupones de alimentos, entradas para el cine y más. Para registrarse, visite unionplus.org/discounts.

Descuentos en flores y regalos: Ahorre un 20%  en flores entregadas a domicilio por florerías locales de Teleflora y en cestas de regalos de GiftTree. Llame al 888-667-7779 o visite unionplus.org/flowers.

Dinero y crédito

Asesoramiento crediticio: ¿Tiene problemas con acreedores o para llegar a fin de mes? Obtenga un análisis de su presupuesto y consejos para la administración de su dinero en forma gratuita de un programa de asesoramiento acreditado, sin fines de lucro. Llame al 877-833-1745 o visite unionplus.org/creditcounseling.

Programa de Transferencias de Dinero: El programa Union Plus Vianex Money Transfer ofrece a los miembros de sindicatos una manera conveniente, segura y confiable de enviar dinero nacionalmente y al extranjero. Los miembros de cualquier sindicato participante y sus familiares reciben un 10% de descuento en la tarifa cada vez que envían dinero en línea a través de Vianex. Para obtener más información, visite unionplus.org/moneytransfer.

El servicio de transferencia de dinero es proporcionado exclusivamente por Vianex. Es posible que el servicio no esté disponible en todas las áreas. Los Términos y condiciones aplican. Licencia de Massachusetts # FT121031.

Entretenimiento y viajes

Alquiler de automóviles y camiones: Ahorre hasta 25% en alquiler de vehículos

Avis: 800-698-5685, ID# B723700
Budget: 800-455-2848, BCD# V816100
Budget Truck: 800-561-1157, ID# 56000127763
Dollar: 800-800-4000, CDP# 3042236
Hertz: 800-654-2200, CDP# 205666
Payless Car Rental: 800-729-5377, PDN# A071900
Thrifty: 800-847-4389, CDP# 3042238
o visite unionplus.org/carrentals

Descuentos en entretenimiento: Disfrute de admisión con descuento en más de 50 de los parques temáticos más populares como Disney, Sea World y Busch Gardens. Ahorre en películas, entradas de teatro, eventos deportivos, restaurantes y mucho más. Visite unionplus.org/entertainment.

Agencia de viajes: Obtenga ofertas en boletos de avión, alquiler de automóviles, descuentos en entretenimiento y además, encuentre hoteles afiliados al sindicato. Visite unionplus.org/travel.

Programa para automóviles

Servicio de compra de automóviles:   Cuando decida comprar un automóvil nuevo o usado, obtenga los precios iniciales de los concesionarios a través de TrueCar. Reembolso de \$100 en automóviles nuevos, fabricados por mano de obra sindicalizada y un reembolso de \$200 para automóviles ecológicos nuevos, fabricados por mano de obra sindicalizada y certificados por la Agencia de Protección Ambiental (EPA, por sus siglas en inglés). Hay disponible reembolsos en reparaciones de automóviles y deducibles del seguro. Visite unionplus.org/autobuying.

Neumáticos Goodyear: 10% de ahorro en todos los neumáticos Goodyear y servicios para automóviles en Goodyear y Just Tires. Ahorre un 5% en neumáticos en venta. Visite unionplus.org/goodyear.

Club automotor: Las familias de los miembros de sindicatos reciben servicios de asistencia de emergencia en carreteras de todo el país, las 24 horas del día, los 7 días de la semana, por \$69 al año o \$6.90 al mes. Reciba \$40 en descuentos para gasolina al suscribirse por un año. Llame al 800-454-8722 o visite unionplus.org/motorclub. 

Salud

Ahorros en odontología, oftalmología, medicamentos recetados y audición:

- **Planes de descuento en servicios de odontología** – ahorre de 20% a 50% en atención odontológica, desde visitas de rutina hasta procedimientos mayores, con una de las redes de servicios de odontología más grandes del país, especializada en odontólogos vecinales.
- **Planes de seguro oftalmológico** – escoja entre tres niveles de ahorro, a partir de tan solo \$5 al mes, disfrute además de un programa GRATUITO de descuento en servicios de oftalmología que ofrece exámenes de la vista por \$50, 35% de descuento en monturas y otros ahorros al instante en más de 44,000 establecimientos de proveedores y tiendas de atención oftalmológica.
- **Tarjeta GRATUITA de descuento en medicamentos recetados** – ahorre hasta 65% del precio de venta en medicamentos de marcas comerciales y en medicamentos genéricos, en más de 59,000 farmacias participantes.
- **Descuentos en servicios de audición** – ahorre en servicios de diagnóstico, lo que incluye exámenes de audición y dispositivos auditivos, en más de 3,800 establecimientos de proveedores ubicados en todo el país.

Para obtener información, visite unionplus.org/healthsavings.

Servicio de negociación de facturas médicas: Asistencia GRATUITA para negociar reducciones en los montos de facturación con médicos, hospitales y otros proveedores médicos. Visite unionplus.org/billnegotiator.

Programa de seguro de salud para los jubilados: Los miembros y sus cónyuges pueden recibir recomendaciones sobre los planes Medicare Supplement, Medicare Advantage y Medicare para medicamentos recetados a través de eHealth. Para recibir recomendaciones, visite unionplusmedicare.com o llame al **888-680-4770 (Usuarios de TTY 711)** para hablar con un agente de seguros autorizado de lunes a viernes de 8 de la mañana a 8 de la tarde en horario de la costa este.

Vivienda

Programa de Hipotecas: El Programa Hipotecario de Union Plus Mortgage ofrece tasas de interés competitivas en una amplia gama de opciones hipotecarias, además de beneficios especiales, incluyendo asistencia en tiempos de dificultades para los miembros del sindicato. Este programa está disponible para miembros activos y retirados del sindicato, sus padres y sus hijos. Para obtener más información o para solicitar un préstamo hipotecario, visite unionplus.org/mortgage.



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Recompensas de bienes raíces: Ahorre cientos o miles de dólares en la compra o venta de su próxima vivienda. Al trabajar con agentes de bienes raíces preseleccionados, los miembros pueden ganar \$500 por cada \$100,000 del valor de la vivienda después del cierre de la operación. El reembolso no está disponible en todos los estados. Llame al **800-284-9756** o visite unionplus.org/realestate.

Línea de ay "Save My Home": Asesoramiento gratuito y confidencial, las 24 horas del día, los 7 días de la semana, para ayudar a miembros del sindicato que enfrentan una ejecución hipotecaria. Llame al **866-490-5361** para hablar con un asesor certificado del Departamento de Vivienda y Desarrollo Urbano (Department of Housing, HUD), las 24 horas del día, los 7 días de la semana, o visite unionplus.org/savemyhome.

Descuentos en mudanzas: Descuentos exclusivos en mudanzas interestatales, embalaje y depósito en tránsito a través de North American Van Lines y Allied Van Lines. Allied: **888-642-6814**; North American: **888-813-9595**. Mencione su descuento de Union Plus. Para obtener más información, visite unionplus.org/movingvans.

Seguro

Seguros de automóviles y hogar: Como miembro del sindicato, usted es elegible para ahorros especiales con Union Plus para automóviles y hogares a través de MetLife Auto & Home. 

- Ahorre hasta un 15% en en seguro de automóvil y de hogar.
- Ahorro por pólizas múltiples al asegurar su vivienda y su automóvil.
- De hasta \$250 para conducción libre de reclamo.
- Ahorros adicionales con base en los años de afiliación al sindicato.

Llame al **855-666-5797** y mencione el código de descuento DJ7 o visite unionplus.org/metlife.

MetLife Auto & Home es una marca de propiedad Metropolitan Property and Casualty Insurance Company y sus afiliadas: Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, "Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company and Metropolitan Lloyds Insurance Company of Texas, todos con oficinas en casa administrativos en 700 Quaker Lane, PO Box 350, Warwick, RI 02887. La cobertura, tarifas, descuentos y características de la póliza varían según el estado y el producto, y están disponibles en la mayoría de los estados a quienes califican.

Seguro por muerte accidental: La membresía al sindicato le da derecho a inscribirse en la cobertura del seguro por muerte accidental, sin costo alguno, de hasta \$20,000 por un año, sin examen médico. También se encuentran disponibles coberturas superiores. Llame al **800-393-0864** o visite unionplus.org/insurance. 



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Seguro de vida: Tarifas competitivas para varios tipos de coberturas de seguro a término que le ayudarán a proteger la seguridad de su familia. Asistencia a miembros despedidos o en huelga, para proteger a los miembros sin empleo. Llame al **800-393-0864** o visite unionplus.org/insurance.



Seguro para mascotas: Reciba un 5% de descuento en primas de seguros. Elija su propio veterinario con licencia. Planes flexibles que le permiten elegir su cobertura, deducible y copago para encontrar la prima que mejor funcione para usted. Para obtener más información visite unionplus.org/pets.

Servicios legales y educativos

Instituto universitario gratuito: Los miembros del sindicato y sus familiares pueden obtener un Título de Asociado sin hacer NINGÚN gasto de bolsillo. Las clases se imparten a través del Instituto Universitario Comunitario Eastern Gateway, una escuela pública sin fines de lucro del Sistema Universitario de Ohio que cuenta con la acreditación regional de la Comisión de Estudios Superiores. Los créditos obtenidos pueden transferirse a otras escuelas, lo cual podría ahorrarle miles de dólares. Para obtener más información o inscribirse, llame al **1-888-590-9009** o visite unionplusfreecollege.org.

Servicios legales: Obtenga acceso a los servicios de más de 2,000 oficinas de abogados, que incluida una consulta gratuita de 30 minutos y 30% de descuento en honorarios por hora y tarifas fijas. Visite unionplus.org/legal.

Becas: Los miembros y sus hijos pueden solicitar becas universitarias a través de Union Plus College Scholarships y recibir concesiones de \$500 a \$4,000 en efectivo. Anualmente se otorgan \$150,000 para este fin. Visite unionplus.org/scholarships.



Union Privilege
1100 First Street, NE
Suite 850
Washington, DC 20002



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Abra la página 8 para obtener información en español.



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Union Plus® helps working families save every day with a wide range of benefits and services:

- College scholarships
- Financial services
- Travel & recreational discounts
- And more

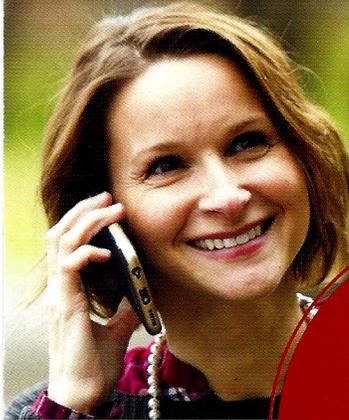
Union Plus discounts and services are offered exclusively to working families. Be sure to visit unionplus.org/agma often, because new programs are added all the time!

★

unionplus.org/agma



Union printed in the U.S.A.



Union Members

Save 15%
 on the monthly service charge of qualified AT&T wireless plans.¹
 Check unionplus.org/att15 for other special offers.
Req's valid proof of qualifying union membership. See reverse for details.

AT&T is the only nationwide unionized wireless carrier. When you choose AT&T, you support the more than 150,000 organized workers employed there.

AT&T Retailer: The Union Plus Discount Code is **4924966**.

Sign up today!

Take this coupon and a union membership card, or the attached member discount card, to your local AT&T store (discounts not available at authorized dealers or kiosks). **Ask about the AT&T discounts through Union Plus* or register for the discounts at unionplus.org/att15.**

*See reverse for details.

Remove & Keep

Exclusive union member savings from AT&T:



\$25
 waived activation fee on select devices²
Req's activation of new line of service. Qualified wireless service required. See below for details.

20% discount
 on select accessories³
Exclusions and other restrictions apply. See below for details.

¹15% ON THE MONTHLY SERVICE CHARGE OF QUALIFIED WIRELESS PLANS: The 15% discount is not eligible on unlimited plans. Available only to current members of qualified AFL-CIO member unions, other authorized individuals associated with eligible unions and other sponsoring organizations with a qualifying agreement. Must provide acceptable proof of union membership such as a membership card from your local union, a pay stub showing dues deduction or the Union Plus Member Discount Card and subscribe to service under an individual account for which the member is personally liable. Offer contingent upon in-store verification of union member status. Discount subject to agreement between Union Privilege and AT&T and may be interrupted, changed or discontinued without notice. Discount applies only to recurring monthly service charge of qualified voice and data plans, not overages. Not available with unlimited voice or unlimited data plans. For Family Talk, applies only to primary line. For all Mobile Share plans, applies only to monthly plan charge of plans with 1GB or more, not to additional monthly device access charges. Additional restrictions apply. May take up to 2 bill cycles after eligibility confirmed and will not apply to prior charges. Applied after application of any available credit. May not be combined with other service discounts. Visit unionplus.org/att or contact AT&T at 800-331-0500 for details.

²Exclusions and other restrictions apply. Subject to change and requires activation of new line of service of qualified wireless plan. Visit unionplus.org/att for details.

³20% Accessory Discount: AT&T will apply the Accessory Discount to the prices of select Accessories available through AT&T, which may be modified by AT&T from time to time. The term "Accessory" or "Accessories" means supplementary parts for Equipment (e.g. batteries, cases, earbuds). The Accessory Discount will not apply to Accessories purchased for use with datacentric Equipment such as modems, replacement SIM cards and car kits or to Apple-branded Accessories.

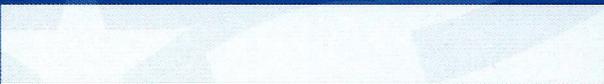
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Union Plus **Benefits**  **UNIONPLUS**

Member Discount Card

Reach for the card and make saving a habit!

Signature



See your discounts at unionplus.org

Popular Offers Include:  **UNIONPLUS**

- **AT&T WIRELESS** — save 15%. unionplus.org/att15 (Use Discount Code: 4924966)
 - **CREDIT CARDS** — theunioncard.com
 - **FLOWERS** — save 20%, unionplus.org/flowers
 - **CAR RENTAL DISCOUNTS** — unionplus.org/carrentals
- Avis** 1-800-698-5685 (AWD# B723700) **Budget** 1-800-455-2848 (BCD# V816100)
Dollar 1-800-800-4000 (CDP# 3042236) **Hertz** 1-800-654-2200 (CDP# 205666)
Payless 1-800-729-5377 (PDN# A071900) **Thrifty** 1-800-847-4389 (CDP# 3042238)

For complete information visit unionplus.org

To Use at Participating Pharmacies

- Take your card to a participating pharmacy. The card can be used for all medications; however, not every medication is eligible for a discount. You'll always receive the lower cost available to you through either the pharmacy or the Union Plus Prescription Discounts Card.
- Your card can be used immediately and one card can be used by all family members.
- You can use the card for prescriptions not covered by your insurance or excluded from Medicare Part D.

This is Not Insurance. It is a discount medical program. It does not replace COBRA or any other medical insurance program nor is it a Medicare Part D prescription drug plan. Cardholders are responsible for paying the discounted cost at the time of service from participating providers. The DMPO does make available a list of all program providers which includes their name, city and state, and medical specialty prior to purchase, upon request. WellCardRx is FREE. The discount plan organization is Access One Consumer Health, Inc., (not affiliated with AccessOne Medcard), 84 Villa Road, Greenville, SC, 29615, www.accessonedmpos.com. This program is not available to residents of Montana, but may be used at participating Montana providers. Other state residents: visit www.WellCardRx.com/UnionPlus for full disclosure.

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BUC-RX-L0718



Present this card and your prescription to any participating pharmacy to receive your discount. At the time of purchase, you are responsible for paying the entire cost of the drug, once discount is applied.

FIND A PROVIDER: visit www.WellCardRx.com/UnionPlus or call 844-254-3099
Please state you are calling for the Union Plus Program.

PHARMACIST HELP DESK: 888-886-5822

This is Not Insurance. It is a Prescription Discount program.
This card is not a guarantee of benefits.

THIS PROGRAM IS VOID WHERE PROHIBITED BY LAW.



“When I show
my



my pharmacist
shows me the
savings!”

Show the pharmacy your Union Plus Prescription Discount card and they'll show you the savings on your prescriptions.

A PRESCRIPTION SAVINGS PROGRAM

Present this card at your pharmacy



Group ID: UPLRX
Member ID: Enter member's 10-digit phone #, then add 2-digit person code. 01=Member, 02=Spouse, 03=Dependent, etc.
Processor: NetCard Systems
Bin#: 008878

Union Plus
Prescription Discounts





ENTERTAINMENT DISCOUNT PROGRAM

HOW IT WORKS

- 1 Visit unionplus.abenity.com and create a new username and password with Abenity.
- 2 Choose your offer and select the green "Redeem Offer" button.
- 3 Check out, then get out there and start having fun!

POPULAR OFFERS

- Movie theater eTickets
- Amusement park admission including Six Flags, Universal Studios, and Disney Parks
- Nascar, MLB, NFL, NBA, and NHL tickets and VIP packages
- Concerts and shows like Cirque du Soleil

Plus, get discounts at local businesses — dining, auto repair, car wash, and more!

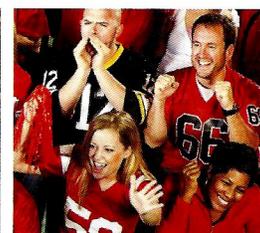
unionplus.abenity.com

Download the "Union Plus Deals" app on Android or iPhone. No matter where you are, savings will be at your fingertips.



WEEKENDS JUST GOT BETTER

ENTERTAINMENT
DISCOUNTS



Union Plus Entertainment Discounts

offer savings to union families on everything from pizza and the zoo to movie tickets and sporting events.

With over 302,000 offers across 10,000 cities and easy mobile access, your weekends just got better!

unionplus.abenity.com

See reverse for more information

The Actors Fund, for everyone in entertainment.

The Actors Fund fosters
stability and resiliency,
and provides a safety net
for performing arts and
entertainment professionals
over their lifespan.

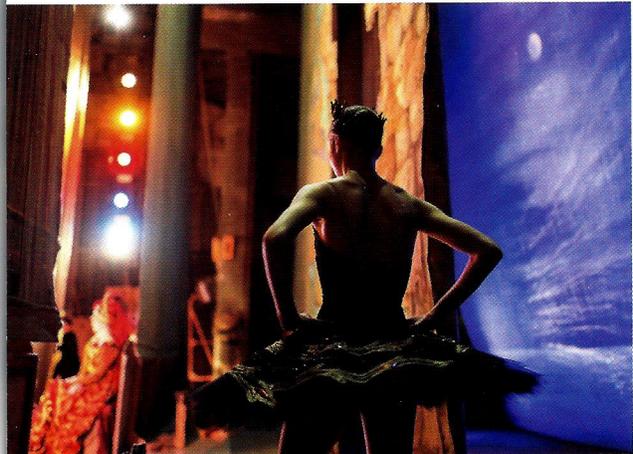


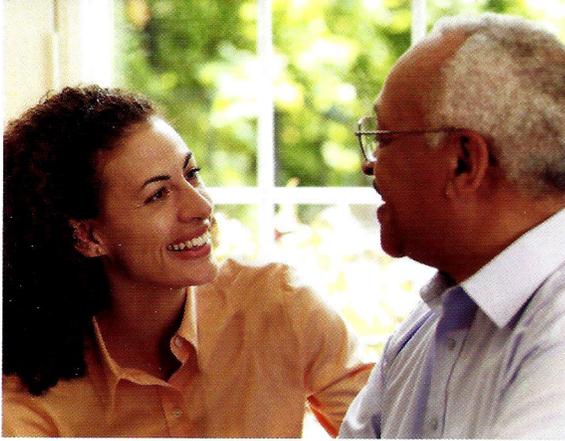
Founded in 1882, The Actors Fund is a national human services organization here to help you meet the challenges of a life in the arts. Services include emergency financial assistance, secondary career development, health care and insurance counseling, affordable housing, senior care and more.

AM I ELIGIBLE FOR HELP?

The Actors Fund helps people working in theater, film, television, radio, music, dance, opera and circus. Whether you work on stage or on camera, behind the scenes or below the line, you can contact The Actors Fund for free and confidential support.

- The best way to find out if you're eligible is to check our website at actorsfund.org/services.
- Emergency financial assistance requires an application, documentation of your professional earnings, an interview and assessment of need.
- Still not sure if we can help? Contact the regional office closest to you to speak with a social worker. See the back of this brochure for our contact information.





OUR SERVICES AND PROGRAMS

We're here to help you maintain and pursue your career in performing arts and entertainment by giving you the support you need to survive and thrive when faced with life's challenges. Our programs exist to help you solve problems and make positive changes in your life.

SOCIAL SERVICES & FINANCIAL ASSISTANCE

With respect and understanding, our professional social workers can offer you help to address a wide array of issues such as HIV/AIDS, women's health, the impact of injury and disability, senior services, and addiction and recovery via counseling and support groups, education, emergency financial assistance and practical help.

THE CAREER CENTER

Our career counseling, employment training and job development services can help you find work that can be done while continuing in the industry or while developing a new professional direction. *Career Transition For Dancers* helps dancers to thrive during all phases of their careers.

HEALTH & HEALTH INSURANCE

We provide personalized health insurance counseling, guidance and enrollment support, referrals to health care resources and, through our *Friedman Health Center for the Performing Arts* in New York City, we offer primary and specialty care.

HOUSING

We operate several affordable housing residences in New York City and Los Angeles and also offer resources to learn more about affordable housing opportunities and other housing-related issues.

SENIOR CARE

Our experienced social workers develop plans to meet each person's unique needs as they reach age 65 and beyond. The Actors Fund Home in Englewood, New Jersey provides assisted living, skilled nursing and sub-acute rehabilitation care for those who have dedicated a major portion of their professional lives to performing arts and entertainment, as well as their immediate families.

FINANCES & MANAGING MONEY

We provide education and support around cash flow management, credit and debt, savings and investing, and financial planning. We offer an array of free seminars to explore and address limiting beliefs and behaviors around money.



YOUNG PERFORMERS

Our *Looking Ahead* program, created in partnership with SAG-AFTRA, is tailored to help young performers ages 9-18 in Southern California and their families address their unique issues associated with working in the entertainment industry.

dancers
actors
directors
grips
stagehands
hair &
make up artists
set designers
musicians
singers
screenwriters
composers
stage & company managers
producers
dressers
ushers
...and many more.



**The Actors Fund,
for everyone
in entertainment.**

EASTERN REGION

729 Seventh Avenue, 10th Floor
New York, NY 10019
212.221.7300 ext. 119
intakeny@actorsfund.org

CENTRAL REGION

8 South Michigan Avenue, Suite 601
Chicago, IL 60603
312.372.0989
intakechicago@actorsfund.org

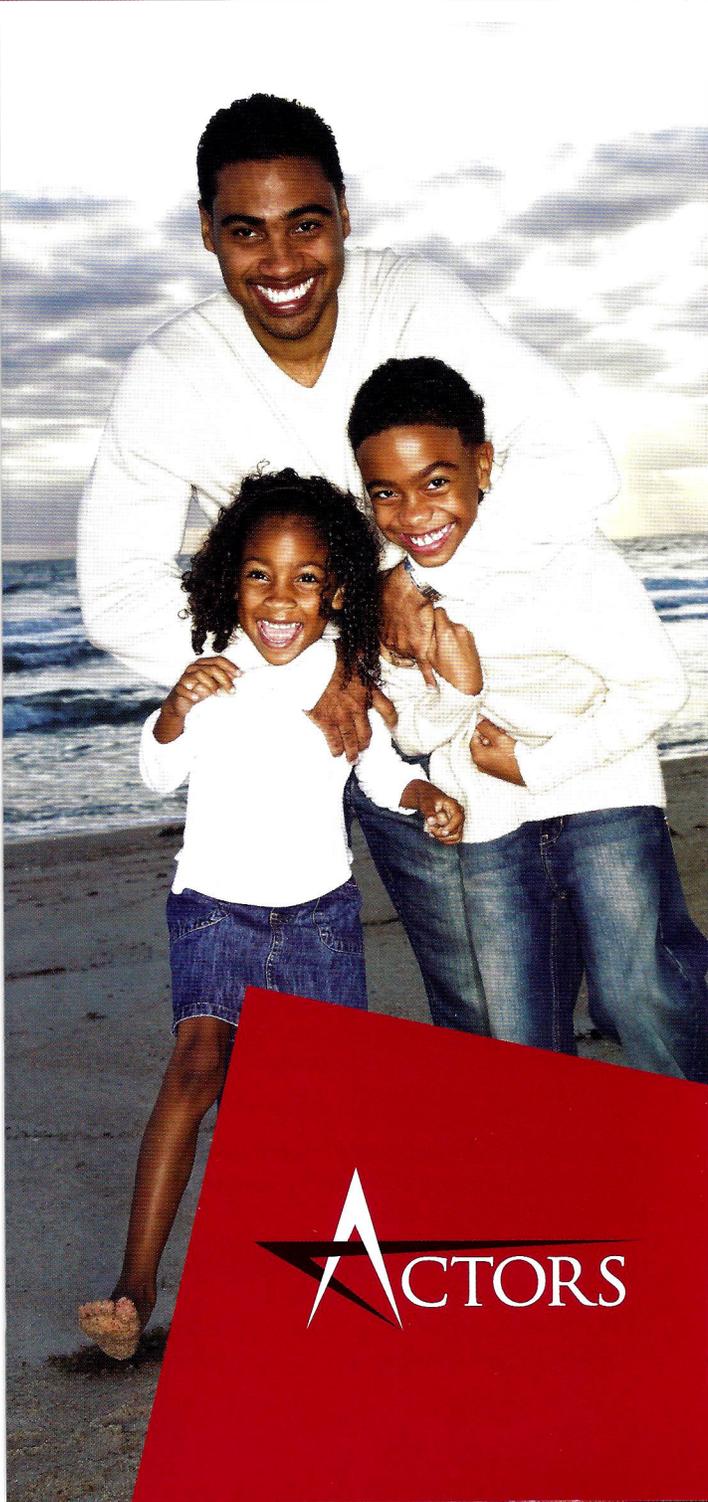
WESTERN REGION

5757 Wilshire Boulevard, Suite 400
Los Angeles, CA 90036
323.933.9244 ext. 455
intakela@actorsfund.org

Sign up for our e-blast to learn more
about our free and confidential services
at actorsfund.org/SignUp.

actorsfund.org





What we are

ActorsFCU is a cooperatively run, not-for-profit, full-service financial organization chartered in 1962 for the benefit of the members of Actors' Equity Association. Today, any member in good standing or employee of our more than 180 member organizations is eligible to apply for membership.

A Credit Union is a financial co-op where members pool their money for the benefit of all. Deposited money is used for loans to members, and the interest received on those loans is used to pay dividends on savings. When you save here, your money benefits you and other Credit Union members, not outside stockholders.

The Board of Directors, Credit Committee, and Supervisory Committee are volunteers, elected by the membership. Members are encouraged to serve on committees, run for office, and vote at the annual meeting.

Unlike a bank, ActorsFCU cares about and serves only one group—our members. This often means we can offer better deals than a bank, like lower loan rates, overall better service, and more cost-effective services. In almost every case, we beat the banks!

What we are not

The Credit Union is not part of AEA, SAG-AFTRA, AGMA, or any of our other member organizations. We have our own offices and our own finances. When you are granted a loan, the money comes from the Credit Union, not the treasuries of the unions or any of our other member organizations.

Why bank at the Credit Union?

At the Credit Union you deal with your peers. Decisions are made by fellow members of your profession, and policy is set by your elected officers.

- We are a **full-service financial institution** that prides itself on giving you personal service.
- Our interest and dividend rates are competitive with, or better than, commercial and savings banks.



- Saving here helps you build a credit base used in consideration for loans.
- Banking here helps you and other members of the Credit Union.
- Your deposits are federally insured up to at least \$250,000.
- IRAs are federally insured up to \$250,000.

Services

Power Checking. No balance requirements! Three types of overdraft protection are available: automatic loan from Cash Draw, transfer from regular savings, or Courtesy Pay transfer. And with our industry-exclusive **eZ Hold** you get maximum availability of your funds. Commercial Accounts are also available.

ActorCash VISA Debit Cards w/Rewards.

Member Rewards. Earn one Rewards Point for every \$2 spent on purchases deducted from your Power Checking.

ATMs. Account access from ATMs worldwide or wherever the VISA brand logo is displayed.

CardNav. Control your card with your smartphone and help to prevent fraud.

eZ Saver. Round up your purchases to the next whole dollar and your 'extra' is transferred to the savings account of your choice or donated to Broadway Cares/ Equity Fights AIDS.

100% Fee-Free ATMs. Fee-free access to your accounts at nearly 300 ActorsFCU-owned ATMs throughout NYC's five boroughs. Make fee-free deposits and withdrawals at more than 30,000 CO-OP ATMs throughout the nation and Canada. Locator app available.

PayNet Credit Union Deposit Network. Make a deposit at any one of more than 40 locations throughout NYC using your ActorCash VISA Debit Card.

Shared Branching. Process teller-assisted transactions, including deposits and withdrawals, at more than 5,000

participating Credit Union Service Centers across the country—just like you would at any of our offices. Locator app available.

eBranch Online. Access your accounts online at actorsfcu.com. Make deposits, pay bills, view account histories, make balance transfers, view and print cancelled checks and account statements, and much more.

eBranch-to-Go! Access your account 24/7 and make deposits with our smartphone app.

ePay\$ Bill Pay. Our online bill-payment program—free when you qualify for Tier 4 of eMax\$ Online, and only \$1.99 per month otherwise.

eMax\$ Online. Our high-yield savings account offers competitive interest rates. Best of all, no minimum balance is required. Get ePay\$ for free when you qualify for Tier 4 of eMax\$.

TouchTone Teller. Check your balances and cleared checks, transfer funds, and make loan payments from a Savings or Checking Account by phone.

Regular Savings. This account makes you a member and eligible for all the services and benefits of the Credit Union. A variable rate, voted on by the Board of Directors in accordance with federal regulations, is paid quarterly. Youth Accounts and Commercial Accounts are also available.

Investment Services. Our full-service investment advisor can help you build a secure financial future, including mutual funds, IRAs, annuities, life insurance, 401k rollovers, and UTMAs. Fee-free no-obligation appointments are available.

Individual Retirement Accounts. Plan for retirement with a high-yield IRA from ActorsFCU. Numerous options are available to suit your needs.

Certificate Accounts. Open a high-yield Certificate Accounts with as little as \$500. We offer Certificates from six months to five years at competitive rates.

Payroll Deduction / Direct Deposit. Set up automatic

deposits/savings with your employer. It's easy and we'll help you arrange it.

Youth Services

Youth Accounts. Three levels, based on age, to help our younger members learn to manage their money and get their financial lives off to a great start. Issued in the child's or teen's name and Social Security Number, these accounts include Direct Deposit capability and 24/7 online access. For older youths, checking accounts and debit card options are also available. A minimum balance of \$100 is required.

Coogan Trust Accounts. No-fee, no-balance accounts for our child performers. Coogan Accounts meet the law's requirements for your child's work in any of the 50 states, and we have everything in place to accept direct deposits into these accounts. Additional high-yield savings options are available.

Loans

At ActorsFCU there's no automatic rejection because of your occupation. We respect you as a fellow professional and will do our best to serve your needs. There is no prepayment penalty for any loan through ActorsFCU.

Auto Loans. ActorsFCU will consider lending up to 100% of a new vehicle purchase price, including tax, title, and registration, with terms up to 84 months. With a pre-approved loan, you can shop like a cash customer. Used-vehicle terms are also available. In addition, we offer dealer promotions available only to Credit Union members.

AskAuto App. The AskAuto App can help simplify your vehicle-buying experience. By scanning the vehicle's VIN you can get the average cost of the vehicle for your area of the country. The app allows you to compare various vehicles and to keep your own notes. And when you're ready to purchase you can apply for your auto loan directly from ActorsFCU.

Enterprise Car Sales. "No haggle, no hassle" pricing, 12-month limited warranty, 12-month roadside assistance, and a 7-day/1,000-mile buy-back guarantee on late-model certified used vehicles. Contact Enterprise at 866.CARSALES (866.227.7253).

Mortgages and Home Equity Lines of Credit. Buy a new home or refinance your current one. Home Equity Lines of Credit are available at very competitive rates.

VISA Platinum Cards. Exceptional rates with no annual fee, no universal-default rate, no-fee balance transfers, and no cash-advance fees. Earn one Rewards Point for every \$2 you spend using your VISA Platinum Card. If your bill is paid within a 25-day grace period, no interest is charged. Additional benefits include: access to cash at over 500,000 ATMs worldwide, free travel accident insurance, auto-rental insurance, 90-day purchase protection, and extended warranties. Secured VISAs are also available.

Personal and Vacation Loans. Borrow on your signature with minimum savings frozen as collateral.

Share-Secured Loans. Borrow up to the amount of your savings. Loans secured by Savings or Certificates carry substantially lower interest rates.

Cash Draw Line of Credit. Apply for a line of credit once you've established a credit record with us. Once approved, you can draw instant cash up to your approved limit simply by making a cash withdrawal. No dues. No fees.

Balance Transfer Loans. Free yourself of the high rates your credit card company charges by transferring your balance to our low-rate loan.

Union Initiation Fee Loan. Get a little help so you can join your union!

Body Image Loans
Income Tax Loans

Computer Loans
Musical Instrument Loans



New York Main Office
165 West 46th Street, 14th Floor
New York, NY 10036

New York Musicians Local 802 Branch
322 West 48th Street, 4th Floor
New York, NY 10036

Chicago Branch
557 West Randolph Street
Chicago, IL 60661

Los Angeles Branch
5757 Wilshire Boulevard, Suite 655
Los Angeles, CA 90036

NoHo Branch
5636 Tujunga Avenue
North Hollywood, CA 91601



212.869.8926 | actorsfcu.com

Commercial services

Business Checking. Our Business Checking Accounts have no maintenance fees or required minimum balance. A Business Savings Account is required.

401k Retirement Plans. Member organizations wishing to offer their members/employees the benefit of an employer-sponsored retirement program can set up a program through Royal Alliance Associates, Inc., member FINRA/SIPC.

Who is eligible

Members and employees in good standing of our more than 180 member organizations are eligible to join. A complete list of these organizations is available at actorsfcu.com (Who We Are) or from our Member Services staff.

How to join

If you are a member or employee in good standing of a participating organization, visit a branch office or mail in the appropriate forms found on our website. If your organization is not yet affiliated with ActorsFCU, call us at 212.869.8926. Membership with the Credit Union is lifelong and available to the immediate family members of those who qualify.

The **Actors Fund**,
for everyone
in entertainment.



Photo: Parsons
Dance Company
© Lois Greenfield

A RESOURCE FOR DANCERS

The Actors Fund has long supported the dance community in managing the demands of a life in dance. We are a national organization devoted to helping performing artists and entertainment professionals in times of need, crisis or transition.

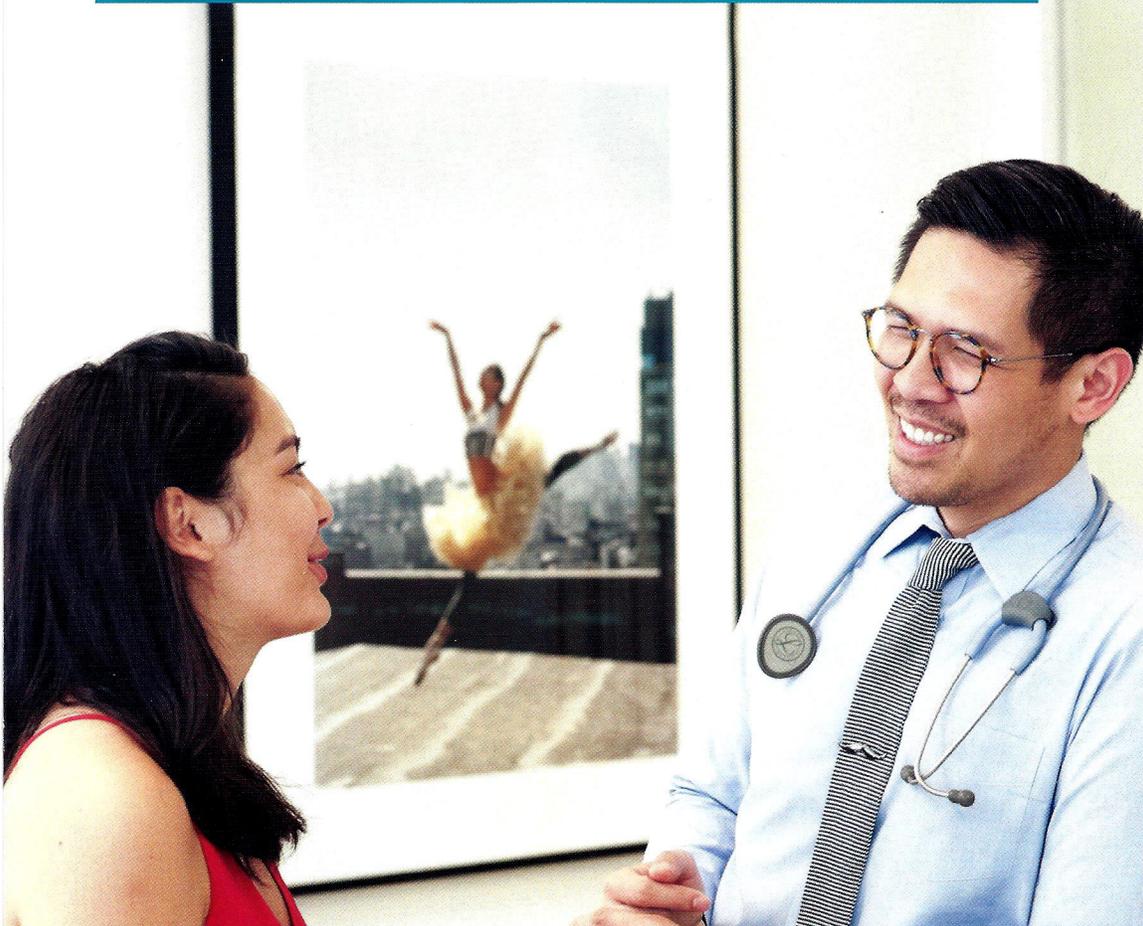
To assist dancers during and post-career, The Dancers' Resource and Career Transition For Dancers programs offer the following services:

- Career Planning & Transition
- Health, Wellness and Support for Injured Dancers
- Emergency Financial Assistance & Scholarships

For additional information about these services, please visit our website at actorsfund.org or call us at 212.221.7300.



**GREAT
HEALTH CARE...
WITHOUT THE
SONG AND DANCE**



**THE SAMUEL J. FRIEDMAN HEALTH
CENTER FOR THE PERFORMING ARTS**

A program of The Actors Fund and Mount Sinai Doctors



In partnership with **The Actors Fund** and **Mount Sinai Doctors, The Samuel J. Friedman Health Center for the Performing Arts** is *the* medical care provider for New York City's entertainment community!

Offering primary and specialty care, expedited referrals within the Mount Sinai Health System, extended hours and continuity of care, The Friedman Health Center lets you leave the drama on stage, with support from an esteemed staff of doctors, nurses and administrators.

THE LATEST HIT IN HEALTH CARE
is now playing daily in Times Square.

WE'VE GOT YOU COVERED no matter how the plot may twist and turn.

We're a caring community—here to help **all performing arts and entertainment professionals** manage their health needs.

At The Friedman Health Center, your wellness is our priority. Whether you're a **singer** with **high blood pressure**, a **dancer** in need of an **annual physical**, or a **stage, TV or film crew member** with a **health insurance question**, we're here for you every step of the way.

A PROGRAM OF

**The Actors Fund,
for everyone
in entertainment.**



THE FRIEDMAN HEALTH CENTER

is here for you!

CONVENIENT

in the heart of Times Square

ACCESSIBLE

offering extended hours

QUALITY CARE from the
Mount Sinai Health System

MANY INSURANCE
plans accepted



DISCOUNTED FEES*

for the uninsured in
performing arts

**FREE INSURANCE
COUNSELING** on site

DERMATOLOGY
specialist available on site

**The Samuel J. Friedman Health
Center for the Performing Arts**
729 Seventh Avenue, 12th Floor
(Between 48th and 49th)
Times Square
212.489.1939

*If you're uninsured and work in performing
arts and entertainment, please call The Actors
Fund's Artists Health Insurance Resource
Center at 917.281.5975 for assistance.

Visit actorsfund.org/HealthCenter for more information.

#ActorsFundHealth



UNION PLUS HARDSHIP ASSISTANCE

If you're a union member and experience involuntary unemployment, disability, or a natural disaster, Union Plus may be able to help.

Visit unionplus.org/assistance to get complete details about all Union Plus Hardship Assistance¹ including:

JOB LOSS GRANT - \$300

Applicant must have recently suffered an involuntary job loss for at least 90 consecutive days. Available only to eligible Union Plus Credit Cardholders² and Union Plus Personal Loan Holders.

DISABILITY GRANT - \$1,600 – \$2,700

Applicant must not have worked for at least 90 days and lost 25% or more of their monthly income due to a recent illness or disability. Available only to eligible Union Plus Credit Cardholders.

UNION PLUS MORTGAGE ASSISTANCE³

Union Plus Mortgage holders who experience involuntary unemployment or disability could be eligible for interest-free⁴ loans, which are used to make mortgage payments.

INSURANCE PREMIUMS WAIVED³

Union Plus Life and Accident Insurance holders' payments may be waived for up to three months if the applicant has been laid off or locked out for more than 30 consecutive days.

DISASTER RELIEF GRANTS

Applicants may be eligible for a \$500 grant if their residence is in a county or parish recently affected by a FEMA-declared natural disaster determined eligible for Individual Assistance. Available only to eligible Union Plus Auto Insurance Policyholders, Union Plus Credit Cardholders, Union Plus Insurance Policyholders, Union Plus Mortgage holders, Union Plus Personal Loan Holders, and Union Plus Retiree Health Policyholders.

For details on these and other Union Plus Hardship Assistance and to apply for grants, visit unionplus.org/assistance.

¹Certain restrictions, limitations, and qualifications apply to these hardship assistance grants. Additional information and eligibility criteria can be obtained at unionplus.org/assistance.

²Credit approval required. Terms and conditions apply.

The Union Plus Credit Cards are issued by Capital One, N.A. pursuant to a license from Mastercard International Incorporated.

³Capital One, N. A. is not responsible for and does not endorse the mortgage and insurance products/services offered in this message.

⁴0% interest charged for the life of the loan.



Lorraine L., IBEW member
Free College Student

FREE COLLEGE BENEFIT

In partnership with AFSCME

Free College for you and your family members! A life changing opportunity from your union to earn your Associate Degree.

Free college for you and your family

The Union Plus Free College Benefit offers working families a debt-free and convenient higher education opportunity. Current and retired members, their spouses, domestic partners, children (including stepchildren and children-in-law), financial dependents and grandchildren, can all take advantage of this exciting opportunity! There are no age limits and family members do not have to live with you.

Zero out-of-pocket cost

Members and their families can earn an Associate Degree online, with no out-of-pocket costs. A last-dollar scholarship covers the difference between any Federal grants and your tuition, fees and e-books at Eastern Gateway Community College (EGCC).

Eastern Gateway credits are transferable

Eastern Gateway Community College is a public, non-profit school in the University System of Ohio and is regionally accredited by the Higher Learning Commission. Credits you earn can transfer to other schools, saving you as much as \$15,000 on your education!

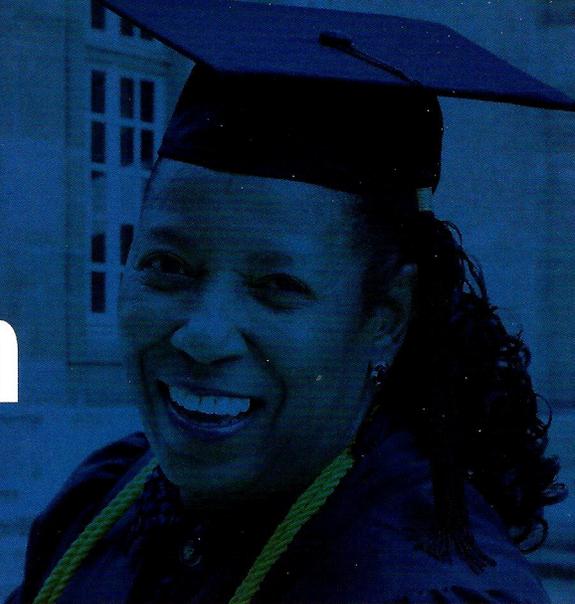


1-888-590-9009
unionplusfreecollege.org

Free College is possible thanks to the early support and enthusiasm of AFSCME, who entered into a collaboration with Eastern Gateway Community College in 2016.



Higher Education IN JUST 4 STEPS



1

APPLY to Easter Gateway

Go to unionplusfreecollege.org, select the “Get Started” button and complete the request information form with your contact and union information (for membership verification).

2

COMPLETE the free FAFSA

Complete the form online: FAFSA.ed.gov
Eastern Gateway Community College
school code: **007275** The FAFSA application is a requirement. Even if it's determined that you are not eligible for federal grants, a “last-dollar” scholarship will be applied to your remaining balance for tuition, fees and e-books.

Your FAFSA may be chosen for additional verification by the Department of Education. Your enrollment advisor can help you with the process as compliance is required.

3

SUBMIT proof of graduation or GED completion

Acceptable proof includes official or unofficial High School/GED transcripts, or a copy of your diploma or official college transcript showing Associate Degree or higher. Send to:

Email: transcripts@egcc.edu
(Subject: Union Plus)

Mail: EGCC Admissions
Attn: UnionPlus
110 John Scott Highway
Steubenville, OH 43952

Fax: 740-266-9928 (Attn: Union Plus)

If you have completed any college coursework, have the transcript sent to EGCC. Applicable college credits will be transferred to the new program.

4

ENROLL in classes

Work with an enrollment advisor to register for classes.

1-888-590-9009

unionplusfreecollege.org

The Free College benefit covers the cost of tuition, fees and books after any PELL or other federal grant, or employer reimbursement is applied. The remaining amount will be cleared with the Free College scholarship. As long as your financial aid file is complete, there is no cost to the student and students are never asked to take out any loans.