

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.

 **After closing — Receive redemption instructions for the Wells Fargo My Mortgage GiftSM award¹**

- 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 Plus²**

- 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 or call **1-800-472-2005** to have an application mailed to you.

1. Eligible individuals can receive the Wells Fargo **My Mortgage GiftSM** 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 GiftSM** award is not available with, The **Relocation Mortgage Program[®]** or to any Wells Fargo team member. Only one **My Mortgage GiftSM** award is permitted per eligible (New Loan). This award cannot be combined with any other award, discount or rebate, except for **yourFirstMortgageSM**. 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/mmgterms and provided at receipt of award) are the sole responsibility of the **My Mortgage GiftSM** 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.

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.

