Frequently Asked Questions About Your Union Vacation Funds

Qualstar is proud to partner with several local unions to help provide convenient access to their Vacation Funds. The following is information to help answer the most commonly asked questions we receive from members regarding their vacation fund accounts.

Which unions partner with Qualstar to access their vacation fund accounts?
Qualstar provides Vacation Fund Accounts for the following unions:

- Bricklayers & Allied Craftworkers – Washington and Alaska
- Bricklayers & Allied Craftworkers – Oregon, Eastern Washington, Idaho and Montana
- Carpenters – Western States Carpenters
- IUPAT - Carpet Layers Local #1238
- Cement Masons & Plasterers Local #528 – Seattle
- Cement Masons Local #555 – Portland
- Heat and Frost Insulators Local #7 (Asbestos Workers)
- IBEW Local #191
- District Council of Laborers – Washington and Northern Idaho
- Roofers, Waterproofers and Allied Workers – Washington
- Sheet Metal Workers Local #66

Why did my union choose to partner with Qualstar Credit Union?
The unions above were looking to provide their members more convenient access to their vacation funds, as well as the ability to earn interest on those funds. Qualstar has been providing this service to our union partners since establishing the first vacation fund partnership with the District Council of Laborers in 1993.

Why does my pay stub show my employer paid my vacation funds, but they are not in my account?
There is a lag from the time a contractor pays the vacation funds until they reach the member's Qualstar Account. The funds must first be sent to a Plan Administrator who administers the vacation funds for the unions. The labor contracts vary by trade. Most of the contracts require that the contractor make payment for vacation funds to the plan administrator on or before the 15th of the month after the hours are worked. ie: January's hours must be paid by February). The Sheet Metal Workers contract requires hours be turned in by the 20th of each month. (If the hours are not turned in by the first of the month following the deadline, the contractor will be fined for delinquency. (i.e.: If January's hours are not paid by March 1st).

The plan administrator records that the money has been received, posts the hours worked, and then directs the money to Qualstar to be posted to the member's account. Vacation Fund files are usually sent to Qualstar on Tuesdays and Wednesdays, depending on the plan.

If a member has not had funds posted to their account by the 1st of the month following the 15th or 20th deadline based on their contract, they should then contact the plan administrator to verify the funds were received. They can also contact their union representative, but they will often be directed to the trust administrators to obtain that information.

How do I contact the Vacation Fund Administrators if I have questions?

- **Bricklayers:**
  Spokane & Portland: *Masonry Industry Trust Administration, Inc. (503) 254-4022*
  Tukwila: *Northwest Administrators (206) 329-4900 or Call the Union Office*
- **Carpenters:**
  Carpenters Southwest Administrative Corporation: *(800) 293-1370*

- **IUPAT - Carpet Layers:**
  Seattle Local #1238: *Benesys (844)-344-2721*
- **Cement Masons & Plasterers:**
  Portland Local #555: *Masonry Industry Trust Administration, Inc. (503) 254-4022*
  Seattle Local #528: *Welfare & Pension Administrators (800) 331-6158*
- **Heat and Frost Insulators:**
  Tukwila Local #7 (Asbestos Workers)**:** *Self Administered Plan (206)-812-0777*
- **IBEW:**
  Marysville Local #191: *Zenith American Solutions (888)-717-2098*
- **District Council of Laborers:**
  Washington and Northern Idaho: *Zenith American Solutions (800)-426-5980*
- **Roofers, Waterproofers and Allied Workers:**
  Seattle, Spokane, Tacoma: *Welfare & Pension Administrators (800) 331-6158*
- **Sheet Metal Workers:**
  Everett and DuPont Local #66: *Rehn and Associates (800)-872-8979*

How do I know when my Vacation Funds have been deposited?
Our **Online Services** make it simple and convenient to track deposits made to your Qualstar Vacation Fund account, any time of the day or night:

- Simply download the Qualstar Mobile Banking app from your mobile device's app store, click on "Enroll Here" from the log-in screen, follow the steps to verify your account (an email address on the account is required), and you will have instant access to your Qualstar Vacation Fund account--you can also sign up via Home Banking (desktop PC or laptop) at www.qualstarcu.com.

How can I access my Vacation Funds at Qualstar?

- **The easiest option is to call us at 1-800-848-0018 and request additional access options to your account such as a Qualstar Visa Debit/Check Card**.
- You can also call us to request a check be mailed to your home (this can also be done 24/7 via Online Services.)
- We have four **(4) branch locations** in Western Washington—if those locations are not convenient for you, we also belong to the Shared Branching Network, offering more than 300 shared branch locations in Washington. Be sure to contact us to verify you have Shared Branching access available on your account.

What other services will be available to me at Qualstar?
Like any other financial institution Qualstar offers a full selection of financial services, and is one of the most competitive credit unions in Washington State. We are happy to assist you with your financial needs whether it's refinancing your vehicle or mortgage loan, or getting you a better deal on your checking account or credit card—always with your best interest in mind. For more information on how we can help you improve your financial situation, simply call us at **1-800-848-0018**. **Where are Qualstar's branches located?**
Qualstar offers four (4) branch locations, as well as hundreds of shared branching partner locations across Washington State (and even more nationwide.) Go to **www.qualstarcu.com/locations** for the addresses and hours of operation.

If I have additional questions, how can I contact Qualstar?
Simply give us a call. Our **Member Service Center** is available at **1-800-848-0018**. Or, visit our website at **www.qualstarcu.com/unions** for additional information about our products and services.