# Frequently Asked Questions About Your Union Benefit Funds

Qualstar is proud to partner with several local unions to help provide convenient access to their **PTO, PSL** and/or **Vacation Funds**. The following is information to help answer the most commonly asked questions we receive from members regarding their benefit fund accounts.

**Which Unions partner with Qualstar to access their benefit fund accounts?**
Qualstar provides Union Benefit Accounts for the following unions:

**Vacation Funds and PTO**

- LiUNA – District Council of Laborers, Washington and Northern Idaho
- Cement Masons & Plasterers Local #528 – Seattle
- Bricklayers & Allied Craftworkers – Washington & Alaska

**Vacation Funds**

- Bricklayers & Allied Craftworkers – Oregon, Eastern Washington, Idaho & Montana
- IUPAT District Council 5 – Floor Coverers Local #1238
- Cement Masons Local #555 – Portland
- Heat and Frost Insulators Local #7 (Asbestos Workers)
- IBEW Local #191
- Roofers, Waterproofers and Allied Workers – Washington
- Sheet Metal Workers Local #66

**PSL/PTO**

- Carpenters – Western States Carpenters
- IUPAT District Council 5 – Drywall Finishers Local #364
- IUPAT District Council 5 – Painters Local #300

**Why did my union choose to partner with Qualstar Credit Union?**
Our union partners were looking to provide their members more convenient access to their benefit 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 benefit funds, but they are not in my account?**
Contractor benefit fund payments take time to reach a member's Qualstar account. Funds first go to a Plan Administrator, who manages them for the union.
Labor contract deadlines vary by trade:

- **Most trades:** Contractors must pay the Plan Administrator by the 15th of the month after hours are worked (e.g., January hours paid by February 15).
- **Sheet Metal Workers:** Hours must be turned in by the 20th. If not paid by the 1st of the following month after that deadline, the contractor may be fined (e.g., January hours not paid by March 1).

The Plan Administrator records the payment, posts the hours, and then sends the funds to Qualstar for deposit into the member's account. If funds are not posted by the 1st of the month following your trade's payment deadline (15th or 20th), contact your Plan Administrator to confirm receipt. You may also contact your union representative, but they will likely refer you to the trust administrators.

**How do I know when my Union Benefit(s) have been deposited?**
You can easily track deposits to your Qualstar Benefit account anytime with Online Services:

- **Mobile Banking:** Download the Qualstar Mobile Banking app, tap **"Enroll Here"** on the log-in screen, and follow the prompts to verify your account (email required). You can also enroll via Home Banking at www.qualstarcu.com.
- **Text or Email Alerts:** In the Mobile App, go to **More > Main > Profile & Settings > Alerts > Accounts**, toggle on **Automatic Deposit**, choose your delivery method, and save.

**How can I access my Union Benefit(s) at Qualstar?**

- The easiest option is to call us at **1-800-848-0018** and request to **upgrade your** account for additional access options such as a **Qualstar Visa Debit Card**.
- You can also call us to request a check be mailed to your home.
- We have four **(4) branch locations** in Western Washington along with access to hundreds of shared branch locations across the state and nationwide through the Shared Branching Network. Visit **www.qualstarcu.com/locations** for details, and contact us to verify Shared Branching access on your account.

**How do I contact my Benefit Fund Administrator 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*
- **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*
- **IUPAT District Council 5:**
  **Floor Coverers Local #1238:** *Benesys (844)-344-2721*
  **Drywall Finishers Local #364:** *Benesys (844)-344-2721*
  **Painters Local #300:** *Benesys (844)-344-2721*
- **LiUNA – 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*

**What other services will be available to me at Qualstar?**

Qualstar offers a full range of financial services and is one of Washington's most competitive credit unions. Whether you're refinancing a loan or seeking a better deal on your checking or credit card, we're here to help with your best interests in mind. For more information, call 1-800-848-0018.

**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/union-member-accounts** for additional information about our products and services.