



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. 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:

- District Council of Laborers-Western, Central and Southwest Washington Locals
- Pacific Northwest Regional Council of Carpenters - Washington Locals
- IBEW Local #191
- Carpet Layers Local #1238
- Asbestos Workers Local #7
- Sheet Metal Workers Local # 66
- Brick Layers & Allied Craftworkers Local #2
- Cement Masons & Plasterers Local #528
- United Union of Roofers, Waterproofers and Allied Workers

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?

- **District Council of Laborers:** Zenith Administrators (800)-426-5980
- **Carpenters:** Carpenters Trusts (206)-441-6514
- **Carpet Layers #1238:** Benesys (844)-344-2721
- **IBEW Local #191:** Benesys (800)-203-0544
- **Asbestos Workers #7:** Self Administered Plan (206)-812-0777

- **Sheet Metal Workers #66:** *Rehn and Associates (800)-872-8979*
- **Brick Layers & Allied Craftworkers Local #2:** *please contact your local office*
- **BrickLayers & Allied Craftworkers Local #2 (Spokane & Portland):** *Masonry Industry Trust Administration, Inc. (503) 254-4022*
- **Cement Masons & Plasterers Local #528:** *Welfare & Pension Administrators (800) 331-6158*
- **United Union of Roofers, Waterproofers and Allied Workers:** *Welfare & Pension Administrators (800) 331-6158*

How can I access my Vacation Funds through Qualstar?

There are many options for accessing your vacation funds:

- Visit any of the Qualstar branch locations. (See, “**Where are Qualstar’s Branches Located?**” below) If one of the Qualstar branches is not convenient for you, we are also part of the Shared Branching network, offering more than 300 shared branch locations in Washington. Be sure to contact us to verify that you have Shared Branching access available on your account.
- Call our **24/7 Member Service Center at 1-800-848-0018** (limited service available during non-business hours) to request a check mailed to the address we have in file.
- Request additional access options to your account such as Mobile or Home Banking (sign up at www.qualstarcu.com, iPhone & Android apps available), a Visa Check Card or personal checks. Simply call Qualstar or visit one of our branches to request these services.

Can I take advantage of additional services through Qualstar?

Absolutely! Qualstar offers a full menu 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. For more information on how we can improve your financial situation, from refinancing your auto loans, getting you a better deal on your current checking account, or assisting you with buying or refinancing your home – we are here to help. Simply call our **24/7 Member Service Center at 1-800-848-0018**, or visit one of our Puget Sound branch locations.

Where are Qualstar’s branches located?

Qualstar offers seven (7) branch locations, as well as hundreds of shared branching partner locations across Washington State (and even more nationwide.) All Qualstar branch addresses are listed below, or go to www.qualstarcu.com/locations:

- **Everett Branch:** 2502 Colby Ave., Everett, WA 98201
- **Federal Way Branch:** 1825 S 316th St Federal Way, WA 98003
- **Kent Branch:** 25844 104th Ave. S.E., Kent, WA 98031
- **Redmond Branch:** 2115 152nd Ave. N.E., Redmond, WA 98052
- **Renton Branch:** 617 South 3rd St., Suite A, Renton, WA 98055
- **Seattle Branch:** 1731 4th Ave. South, Seattle, WA 98134
- **Tacoma Branch:** 4027 Tacoma Mall Blvd., Suite K, Tacoma, WA 98409

If I have additional questions, how can I contact Qualstar?

Simply give us a call. Our **24/7 Member Service Center** is available at **1-800-848-0018** any time of the day or night, including holidays (limited service available during non-business hours). Or, visit our website at www.qualstarcu.com/unions for additional information about our products and services.