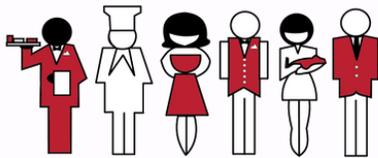


COVID-19 RESOURCE GUIDE

**Culinary
Workers Union
Local 226 &
Bartenders
Union Local 165**



**CULINARY
WORKERS UNION
LOCAL 226**



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COVID-19 FAQ

COVID-19 (*Coronavirus*) **FAQ** (Frequently Asked Questions)

Call your doctor: If you think you have been exposed to COVID-19 and develop a fever and symptoms, such as cough or difficulty breathing, call your healthcare provider for medical advice.

WHAT IS COVID-19?

The novel coronavirus SARS-CoV-2 is a new coronavirus that has not been previously identified. This virus is causing coronavirus disease 2019 (COVID-19), and it is not the same as the coronaviruses that commonly circulate among humans and cause mild illness, like the common cold or the flu. **Nothing in this Resource Guide is intended as medical advice.**

WHAT ARE THE MAIN SYMPTOMS?

- Fever
- Cough
- Shortness of breath
- **There can be other symptoms. Please consult your medical provider for any other symptoms that are severe or concerning.**

HOW DOES IT SPREAD?

- From person to person within close contact.
- Mainly through coughing and sneezing.
- Touching a surface or object and then touching your mouth, nose, or eyes.

For more information about COVID-19 in Nevada, go to
Nevada Health Response: www.nvhealthresponse.nv.gov

#STAYHOMEFORNEVADA

7 PREVENTION STEPS

COVID-19 is a new disease and we are still learning how it spreads, but the WHO recommends:

- 1** Wash your hands with soap and water for at least 20 seconds, especially after going to the bathroom; before eating; and after blowing your nose, coughing, or sneezing.
- 2** Avoid social gatherings and unnecessary interactions with other people.
- 3** Avoid touching your eyes, nose, and mouth.
- 4** Stay home when you are sick.
- 5** Avoid close contact with people who are sick.
- 6** Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- 7** Clean and disinfect frequently touched objects using a regular household cleaning spray or wipe.

SOURCE: WORLD HEALTH ORGANIZATION



KEEPING YOU SAFE DURING COVID-19



Keeping You Safe During **COVID-19** (*Coronavirus*)

When you call to schedule an appointment or come in to be seen at the Culinary Health Center:

You will be screened based on the Centers for Disease Control and Prevention (CDC) guidelines.

- If you are cleared, you can continue to make your appointment.
- If you need further screening, you will be connected with a nurse and you will receive further instructions.
- The Emergency Room (ER) is the only place right now that can test for COVID-19. They will only give you the test if you have all of the symptoms and meet the CDC guidelines.

IF YOU THINK YOU HAVE BEEN EXPOSED AND HAVE SYMPTOMS:

- Call the Culinary Health Center at (702) 790-8000 before coming or going to Urgent Care.
- If you believe you have a true emergency, go to the Emergency Room directly.
- **You will not be tested for COVID-19 at the Culinary Health Center.**

If you need additional information about COVID-19:

Please call the Southern Nevada Health District (SNHD) 24-hour phone at (702) 759-1300 or visit: <https://www.SouthernNevadaHealthDistrict.org>

Nevada Health Response:

The State of Nevada has also put together a website to give updates to Nevadans about COVID-19. Visit: <https://www.SouthernNevadaHealthDistrict.org>

NEVADA UNEMPLOYMENT SERVICES



NEVADA

UNEMPLOYMENT SERVICES

Apply **IMMEDIATELY** after you have been laid off, terminated from your job, or if your employment status has changed from full time to part-time.

File for unemployment if you are no longer receiving **ANY** pay from your employer, this includes sick leave and vacation time. You can also file if your hours have been drastically reduced and are receiving less than \$469 gross earning per week.

Governor Sisolak has waived the 7-day waiting period to receive benefits and the work search requirement.

- **Option #1: ONLINE – Available 24-hours a day, 7 days a week.**

You will need the following:

- Names, addresses, phone number, and dates of where you have worked for your last 2 jobs.
- List of corporate name of all jobs you have worked in the last 18 months. If you cannot find your employer while filling out your unemployment application, look on your pay stub or W-2. If you still cannot find your employer, check this list for other suggested names:
<https://www.CulinaryUnion226.org/employers>
- Your Social Security Number
- If you are not a citizen of the United States, you **MUST** have your A-number and expiration date.

Website to apply: <http://ui.nv.gov>

How to create a Nevada unemployment insurance account online

English:

<https://www.youtube.com/watch?v=VhVcEV9Jqfl&feature=youtu.be>

Spanish: <https://www.youtube.com/watch?v=CDHQIW627AA&feature=youtu.be>

How to file a new Nevada unemployment insurance initial claim

English:

<https://www.youtube.com/watch?v=IZ5F9OKnhAw>

Spanish: <https://www.youtube.com/watch?v=s0FNa2Ms1I4&feature=youtu.be>

- **Option #2: OVER THE PHONE**

Hours: Monday - Friday, 8:00am - 8:00pm

File For Claims:

Southern Nevada

Phone: (702) 486-0350

Northern Nevada

Phone: (775) 684-0350

REMEMBER

to write down your Username, Password, and PIN and keep them in a secure location!

NEVADA UNEMPLOYMENT SERVICES

Registering with Job Connect

Claimants must also register with JobConnect to receive benefits. They can register online at www.EmployNV.gov or call:

Southern Nevada:

Phone: (702) 486-0100

Northern Nevada:

Phone: (775) 284-9600

ONLINE Website Technical Help:

When you are reporting Unemployment Insurance claim problems via email, please include your full name, Claimant ID, or only the last four digits of your social Security ID.

Email: INTERNETHELP@detr.nv.gov

Phone: (775) 684-0427

Security Help Desk for Login or PIN Assistance ONLY

Southern Nevada:

Phone: (702) 486-3293

Northern Nevada

Phone: (775) 687-6838

Handbook Instructions:

English:

http://ui.nv.gov/PDFS/UINV_Claimant_Guide.pdf

Spanish:

http://ui.nv.gov/PDFS/UINV_Claimant_Guide_SP.pdf

******After creating an online account, make sure that you complete the registration section in order to be eligible to apply for benefits. You will have to file weekly claims in order to receive your benefits.

******* Make sure all the information you provide during your application is true and correct.

HEARING IMPAIRED SERVICE ONLY

Southern Nevada Claim Center

Phone: (702) 486-0157

Northern Nevada Claim Center

Phone: (775) 687-1109

Voice Relay

Phone: (800) 326-6868



HEALTH BENEFITS



HEALTHCARE **BENEFITS**

The Culinary Health Fund is taking care of you during these tough times!

CULINARY HEALTH FUND

If you are currently covered by the Culinary Health Fund, your healthcare benefits, including coverage for your family members, will continue through June 30, 2020. This includes if you are covered under the CHFtoo Plan.

The Board of Union and Employer Trustees is making sure you keep your health insurance coverage.

The Coronavirus is affecting those in our industry the most. It is causing reduction in hours, layoffs and closures, which impacts you and your family. But we are here to help!

What this means to you:

If you have been laid off or had your hours reduced, you will not lose your health insurance in the coming months. **If you are currently not eligible, you will not gain eligibility by the chart below.**

If you worked but didn't have enough hours in...	Will we cover your Self Pay?	So that you and your family can keep your coverage until...
January and February	YES	June 30
If you had your hours reduced or were laid off in...	Will we cover your Self Pay?	So that you and your family can keep your coverage until...
March and April	YES	August 31
May and June	YES	October 31

HEALTHCARE **BENEFITS**

Any medically necessary testing for Coronavirus is also covered at no cost to you.

- This means that you won't have to pay out of your pocket for any testing that your doctor orders related to the Coronavirus.
- If you had testing and you paid out-of-pocket, please call Customer Service at (702) 733-9938.

If you have questions about your health coverage:

Please call our Customer Service Office at (702) 733-9938.

MENTAL HEALTH ASSISTANCE

For Culinary Health Fund Participants seeking free counseling and mental health assistance, please call Harmony Health Care at (702) 251-8000 to make an appointment.

SILVER STATE HEALTH INSURANCE EXCHANGE

The Nevada Health Link has opened a limited Special Enrollment Period from March 17, 2020 through April 15, 2020 for people who have lost their health coverage, or have experienced another qualifying life event such as Medicaid denial, marriage, and birth of a child.

Silver State Health Insurance Exchange Website:

<https://www.NevadaHealthLink.com/sep>

You must complete a self- attestation document, stating you have not been enrolled for Plan Year 2020. Or call the Customer Service Assistance Center to verbally complete a self-attestation at 1-800-547-2927.

Call Center to Enroll or Eligibility Questions

Hours: Monday- Friday, 9:00am-5:00pm

Phone: 1-800-547-2927 TTY 711

****The Call Center will extend its hours on Saturday's and Sunday's (except for Easter Sunday) from March 21 through April 15 from 10:00am to 2:00pm PST.****

DIVISION OF WELFARE AND SUPPORTIVE SERVICES (DWSS)

The Division of Welfare and Supportive Services (DWSS) determines eligibility for the Medicaid program/ Nevada Check Up for low-income Nevadans. DWSS, also provides food assistance (SNAP and WIC), and cash assistance (TANF).

HEALTHCARE **BENEFITS**

MEDICAID

Provides free healthcare for low income Nevadans, including:

- Adults between 19-64 whose household income is at or below 138% of the Federal Poverty Level.
- Children
- Pregnant Women whose household income is less than 165% of the Federal Poverty Level
- Parent Caretakers with income at or below 138% of the Federal Poverty Level.
- Supplemental Security Income recipients.
- **Certain Medicare beneficiaries.**

NEVADA CHECK UP

Provides medical and dental benefits for children from birth to 18 years old. To qualify, your income must be at or below 205% of the Federal Poverty Level.

GIVE BLOOD IF YOU CAN!

There is a severe blood shortage due to the COVID-19 outbreak. Please donate blood if you can. You can make an appointment at:

<https://www.RedCrossBlood.org>

SUPPLEMENTAL NUTRITION

ASSISTANCE PROGRAM (SNAP) helps low-income individuals and families by providing food assistance. The program provides an Electronic Benefits Transfer card which can be used to purchase nutritious food in authorized stores. To be eligible for SNAP, households need to meet certain requirements which vary state-by-state.

To see the full list of requirements for Nevada, visit:

<https://www.benefits.gov/benefit/1585>

TEMPORARY ASSISTANCE TO NEEDY FAMILIES (TANF)

is designed to help families achieve self-sufficiency by job preparation, work opportunities and support services.

To Apply for Medicaid/Nevada Check Up/ SNAP/WIC/TANF:

<https://accessNevada.dwss.nv.gov/public/landing-page>

Contact Information:

Southern Nevada

Phone: (702) 486-1646

Northern Nevada

Phone: (775) 684-7200

Statewide

Phone: (877) 543-7669

PAYING RENT & MORTGAGE



PAYING RENT & MORTGAGE

Note to Las Vegas residents: The Las Vegas Justice Court has suspended evictions for the next 30 days with an effective date of March 17, 2020 to April 17th, 2020.

This does not mean you can stop paying your rent. See below for resources if you are having trouble paying your rent.

RENTERS

Members of the Culinary Union and Bartenders Union can call the new Legal Services Fund for legal information regarding rent and evictions.

Website: www.lacsn.org/LegalServiceFund

Phone: (702) 386-1550

Nevada Legal Service - Tenants' Rights Center

The office is currently closed, but they are still helping people via phone. Serving low-income residents in Clark County.

Phone: (702) 383-6095

Legal Aid Center of Southern Nevada

The office is currently closed, but they are still helping people via phone or you can email them.

Phone: (702) 386-1070

Email: info@lacsn.org

NEED MORE INFO?

To find out more information about your tenants' rights visit:

https://www.lacsn.org/images/Flyers/Landlord_Tenant_2019_color.pdf

MORTGAGE

Department of Housing and Urban Development (HUD)

Get in touch with a HUD-approved counselor, they can help you work with develop plan of action for your situation and help you work with a mortgage company.

Call HUD and enter your Zip Code:

1-800-569-4287

Find a HUD-approved counselor:

<https://www.ConsumerFinance.gov/find-a-housing-counselor>

Neighborhood Assistance Corporation of America (NACA)

NACA, is a non-profit, community advocacy and homeownership organization. NACA can help you establish payment agreements with a mortgage company and provide you with financial assistance to help avoid foreclosure.

Website: <https://www.naca.com>

Phone: 1-801-401-6222

Legal Aid Center of Southern Nevada

Helps eligible home owners with foreclosure related issues, including foreclosure mediation.

Website: <https://www.lacsn.org/practice-areas/consumer-rights-project/foreclosure>

For help, please call the hotline:

(702) 868-1147 for further assistance.



FOOD ASSISTANCE



FOOD ASSISTANCE

UNITED LABOR AGENCY OF NEVADA (ULAN)

ULAN was created 25 years ago in partnership with the Culinary Union to respond to those whose self-sufficiency was being threatened due to an unexpected hardship, tragedy, or emergency. ULAN's goal is to provide a safety net to meet the immediate needs of families facing difficult times.

ULAN is open Monday - Thursday, from 8am-11am.

Address: 1201 N Decatur Blvd #106, Las Vegas, NV 89108

Phone: (702) 648-3500

Website:

<https://www.culinaryunion226.org/affiliates/ulan>

WOMEN, INFANTS AND CHILDREN (WIC):

is a special supplemental nutrition program that services income eligible pregnant, postpartum and breastfeeding women, infants, and children up to age 5 who are at nutrition risk by providing nutritious food, nutrition education, breastfeeding support, community referrals, nutrition counseling, and health screenings. ***This service is available to all women regardless of their immigration status.***

Information or questions about WIC:

Email: wicgeneral@health.nv.gov

Contact: <http://NevadaWIC.org/contact-us>

Phone: 1-800-8-NEV-WIC

(775) 684-5942

To apply and to find your closest WIC location:

<http://nevadaWIC.org/for-families/closest-clinic>

WIC requirements:

Infants/Children

- Immunization Record
- Hospital Birth Record
- Birth Certificate
- Medicaid Card

Women or Adult (parent, guardian, or proxy)

- Photo ID (passport, Driver or State ID)
- Work or School ID
- Birth Certificate
- Medicaid Card

Proof of Residency:

Utility bill, rent or mortgage receipt, statement from landlord, Nevada Driver's license or State ID with current physical address.

Proof of Income:

Wages, social security benefits, unemployment payments, welfare payments, pensions, savings. For a more detailed list visit: <http://nevadaWIC.org/for-families/appointments> or call 1-800-8-NEV-WIC.

FOOD ASSISTANCE

FOOD BANKS AND SCHOOL FOOD DISTRIBUTION CENTERS

CLARK COUNTY

Three Square

There are 43 emergency distribution food bank sites available throughout Southern Nevada. ***This service is available to everyone regardless of immigration status.***

Website:

<https://www.ThreeSquare.org/help>

Phone: (702) 644-3663

****PLEASE BE AWARE THAT LOCATIONS MAY CLOSE AND NEW ONES WILL BE ADDED*****

Home-delivered groceries service is available to seniors who are 60 and older. Please call to get help.

Hours: Monday - Friday 9:00am and 5:00pm

Phone: (702) 765-4030

Clark County School District

The Nevada Clark County School District will be providing breakfast and lunch to students during the closure of schools throughout the valley, Monday through Friday from 8:00am - 11:00am. A child must be present. A school ID is not required.

CLARK COUNTY LOCATIONS:

Basic HS: 400 Palo Verde Dr., Henderson, NV 89015

Boulder City HS: 1101 Fifth St., Boulder City, NV 89005

Canyon Springs HS: 350 E Alexander Rd., North Las Vegas, NV 89032

Centennial HS: 10200 Centennial Pkwy., Las Vegas, NV 89149

Chaparral HS: 3820 Annie Oakley Dr., Las Vegas, NV 89121

Cheyenne HS: 3200 W Alexander Rd., North Las Vegas, NV 89032

Cimarron-Memorial HS: 2301 N Tenaya Way, Las Vegas, NV 89128

Clark HS: 4291 W Pennwood Ave, Las Vegas, NV 89102

Desert Pines HS: 3800 E Harris Ave, Las Vegas, NV 89110

El Dorado HS: 1139 N. Linn Ln., Las Vegas, NV 89110

Green Valley HS: 460 Arroyo Grande Blvd., Henderson, NV 89014

Hughes MS: 550 Hafen Ln., Mesquite, NV 89027

Indian Springs HS: 400 Sky Rd., Indian Springs, NV 89108

Las Vegas HS: 6500 E Sahara Ave, Las Vegas, NV 89142

Laughlin HS: 1900 Cougar Dr., Laughlin, NV 89029

Lyon MS: 179 S. Andersen, Overton, NV

Mojave HS: 5302 Goldfield St., North Las Vegas, NV 89031

Sandy Valley HS: 1420 E. Pearl Ave., Sandy Valley, NV 89019

Shadow Ridge HS: 5050 Brent Ln., Las Vegas, NV 89131

Sierra Vista HS: 8100 W Robindale Rd., Las Vegas, NV 89113

Silverado HS: 1650 W Silver Hawk Ave, Las Vegas, NV 89123

Spring Valley HS: 3750 S Buffalo Dr., Las Vegas, NV 89147

Sunrise Mountain HS: 3750 S Buffalo Dr., Las Vegas, NV 89147

Ute Perkins ES: 1255 Patriots Way, Moapa, NV 89025

Valley HS: 2839 S. Burnham Ave., Las Vegas, NV 89169

Veteran's CTA: 2531 Vegas Dr., Las Vegas, NV 89106

West Prep Academy: 2050 Sapphire Stone Ave., Las Vegas, NV 89106

FOOD ASSISTANCE

WASHOE COUNTY

Food Bank of Northern Nevada

The Food Bank of Northern Nevada distributes food to local pantries. Eligibility and requirements vary by location.

To find a location near you, visit:

<https://fbnn.org/wp-content/uploads/2020/03/Local-Pantries-Washoe-County-English-as-of-20200317.pdf>

Questions or need help, you can call: (775) 331-3663

Washoe County School District:

The Washoe County School District will be working in partnership with Washoe County and the Food Bank of Northern Nevada to provide meals to students beginning March 17.

WASHOE COUNTY LOCATIONS:

Lois Allen Elementary School:

5155 Mc Guffey Rd, Sun Valley, NV 89433
11:00 am - 12:00 pm

Alice Smith Elementary School:

1070 Beckwourth Dr, Reno, NV 89506
11:00 am - 12:00 pm

Libby Booth Elementary School:

1450 Stewart St, Reno, NV 89502
11:00 am - 12:00 pm

Rita Cannan Elementary School:

2450 Cannan St, Reno, NV 89512
12:15 pm - 1:15 pm

Glenn Duncan STEM Academy:

1200 Montello St, Reno, NV 89512
12:15 pm - 1:15 pm

Greenbrae Elementary School:

1840 4th St, Sparks, NV 89431
11:00 am - 12:00 pm

Echo Loder Elementary School:

600 Apple St, Reno, NV 89502
12:15 pm - 1:15 pm

Stead Elementary School:

10580 Stead Blvd, Reno, NV 89506
12:15 pm - 1:15 pm

Sun Valley Elementary School:

5490 Leon Dr, Sun Valley, NV 89433
12:15 pm - 1:15 pm

UTILITIES & INTERNET



UTILITIES & INTERNET

Members of the Culinary & Bartenders Union can call our new Legal Services Fund for help with issues with debt collection and related issues.

Website: www.lacsn.org/LegalServiceFund

Phone: (702) 386-1550

ELECTRICITY

NV Energy has suspended disconnects for non-payment during the coronavirus crisis for customers directly impacted by the crisis. The utility is also waiving late fees and deposits for customers who experience financial hardship related to the coronavirus. This does not mean you can stop paying your electricity bill. NV Energy has extended its energy assistance program, Project REACH, to those impacted by the coronavirus.

More information on Project REACH can be found at <https://www.nvenergy.com/account-services/assistance-programs/project-reach>. Customers can call (702) 402-5555 in southern Nevada or (775) 834-4444 in northern Nevada with questions or concerns and to make alternative payment arrangements.

Website: <https://www.NVEnergy.com/>

GAS

Southwest Gas is suspending natural gas disconnections for non-payment and offering flexible payment options to customers experiencing financial hardship. This does not mean you can stop paying your gas bill. Customers can manage their accounts and payment options through MyAccount at www.swgas.com or the Southwest Gas mobile app.

Customers can call Customer Assistance for more information at (877) 860-6020.

WATER

The Las Vegas Valley Water District (LVVWD) has temporarily suspended customer shutoffs for delinquent and/or non-payment. This does not mean you can stop paying your water bill.

Customers facing financial hardships should call customer care to establish payment arrangements at (702) 870-4194.

Website: <https://www.lvvw.com>

UTILITIES & INTERNET

The City of Henderson has temporarily suspended water service shutoffs for customers that are impacted by the COVID-19 pandemic. This does not mean you can stop paying your water bill. Customers should contact the Department of Utility Services' Customer Care Center to make a payment arrangement at (702) 267-5900.

Website: <https://www.CityOfHenderson.com/utility-services/customer-care-center/water-and-sewer-services>

North Las Vegas is offering flexibility for late payments to the water utility. This does not mean you can stop paying your water bill. Customers should access their accounts online to arrange payment options or contact the Utilities Department at (702) 633-1484.

Website: <https://payutil.CityofNorthLasVegas.com>

Truckee Meadows Water Authority (Reno/Sparks) has suspended water shut-offs due to an inability to pay. This does not mean you can stop paying your water bill. Customers experiencing hardship should contact customer service at (775) 834-8080.

Website: <https://tmwa.com>

CABLE/INTERNET

Cox Communications has pledged to not terminate service to any residential customer because of an inability to pay their bills due to disruptions caused by the coronavirus pandemic. The company is waiving late fees and upgrading internet speeds to at least 50Mbps for all accounts. This does not mean you can stop paying your internet bill. Cox is also offering the first month free for its Connect2Compete package for students who need internet connection for schoolwork.

Customers can call 1-800-234-3993 for more information.

CenturyLink has pledged to waive late fees and not to terminate a residential or small business customer's service for the next 60 days due to financial circumstances associated with coronavirus. This does not mean you can stop paying your internet bill. The company also paused its data cap on internet usage.

Customers can call 1-866-642-0444 for more information.



OTHER COMMUNITY RESOURCES



OTHER COMMUNITY RESOURCES

THE CULINARY AND BARTENDERS UNIONS LEGAL SERVICE FUND PROGRAM enables a team of attorneys and advocates at Legal Aid Center of Southern Nevada to provide a range of legal services to hotel, casino, and other eligible employees to help safeguard the economic and legal wellbeing of those employees and their families. We can provide FREE legal assistance in the following areas:

- Immigration Matters
- Simple Estate Planning
- Tenant's Rights and Evictions
- Debt Collection and Related Legal Issues
- Chapter 7 Bankruptcy Consultations
- Criminal Record Sealing
- Family Law Forms and Information

For more information, visit our website at www.lacsn.org/LegalServiceFund or call (702) 386-1550 to schedule an appointment.

UNITED LABOR AGENCY OF NEVADA (ULAN)

ULAN is a partnership between the Nevada State AFL-CIO and the United Way of Southern Nevada as a one-stop shop for families in need. ULAN provides individuals and families with assistance through the ULAN Basic Needs program.

ULAN was created 25 years ago in partnership with the Culinary Union to respond to those whose self-sufficiency was being threatened due to an unexpected hardship, tragedy, or emergency. ULAN's goal is to provide a safety net to meet the immediate needs of families facing difficult times.

By assisting with needs such as food, utility payments and rent, hygiene and diapers we provide stability through a family crisis by addressing the client's immediate needs. Through holistic case management ULAN can provide each person with the help to keep them self-sufficient and we direct the client towards the road of stability.

Address: 1201 N Decatur Blvd #106, Las Vegas, NV 89108

Phone: (702) 648-3500

OTHER COMMUNITY **RESOURCES**

Help of Southern Nevada - Baby First Services

Baby First Services offers pre- and post-natal care guidance, information and mother-to-mother support for at-risk pregnant women. The program provides assistance with diapers, formula, wipes, pre-natal vitamins and baby items including car seats and pack-n-play. Photo ID and birth certificates of child/children is required in order to receive services. Questions, please call: (702) 369-4357 ext. 1824 or ext. 1233

Help of Southern Nevada also runs a diaper distribution program. Requirement: Picture ID and Social Security Card, and baby's proof of birth certificate, crib card or birth confirmation.

- **Diaper distribution for children 0-3 years**

When: Every Monday from 8:00am - 4:00pm

Address: 1640 E. Flamingo Road, Las Vegas 89119

- **Diaper distribution for children 0-3 years**

When: Every Tuesday and Thursday from 8:00am - 4:00pm

Address: 3755 W. Lake Mead Blvd., North Las Vegas 89032

Get Connected to Services - Nevada 211

Nevada 2-1-1, can help you find emergency food, housing, children's services, and support for seniors, mental health and counseling services.

Phone: 211 or 1-866-535-5654

Text your zip code to: 898211

United Way of Southern Nevada

Can help connect you with community resources such as workforce support, tax preparation, and Project Reach, an energy assistance program.

Address: 5830 W. Flamingo Rd., Las Vegas, NV 89103

Phone: (702) 892-2300

CREDIT CARDS & LOANS



CREDIT CARDS & LOANS

MEMBERS OF THE CULINARY AND BARTENDERS UNION:

LEGAL SERVICES FUND

Members can call the new Legal Services Fund for help with credit and payment issues.

www.lacsn.org/LegalServiceFund

Phone: (702) 386-1550

Several financial institutions have made statements in their willingness to help their customers throughout the COVID-19 crisis.

- Bank of America
- Capital One
- Chase
- Citibank
- Fifth Third Bank
- PNC Bank
- Truist (formerly Sun Trust and BB&T)
- US Bank
- Wells Fargo

BE CAREFUL ABOUT SCAMS

If you suspect a scam call the Nevada Attorney General's Hotline at: (702) 486-3132

VICTIM OF A SCAM?

If you believe you have been the victim of a scam, you should file a complaint with the Federal Trade Commission (FTC).

Visit the FTC's online Complaint Assistant or call 1-877-FTC-HELP (1-877-382-4357) for assistance in English or Spanish.

DO NOT APPLY FOR A PAYDAY LOAN!

Payday loans involve extremely high interest rates, are often secured by your personal belongings and create an unmanageable amount of debt. Don't get yourself into a vicious cycle of debt– stay away from payday loans!





FAIR DEBT COLLECTION PRACTICES ACT



FAIR DEBT COLLECTION PRACTICES ACT

The **Fair Debt Collection Practices Act (FDCPA)** is the main federal law that governs debt collection practices. The FDCPA prohibits debt collection companies from using abusive, unfair or deceptive practices to collect debts from you.

The FDCPA covers the collection of:

- Mortgages
- Credit cards
- Medical debts
- Other debts mainly for personal, family, or household purposes.

The FDCPA does not cover business debts. It also does not generally cover collection by the original creditor to whom you first became indebted.

Under the FDCPA, debt collectors include collection agencies, debt buyers, and lawyers who regularly collect debts as part of their business. There are also companies that buy past-due debts from creditors or other businesses and then try to collect them. These debt collectors are also usually called debt collection agencies, debt collection companies, or debt buyers.

RESTRICTIONS ON COMMUNICATIONS BY DEBT COLLECTORS WHEN COLLECTING A DEBT:

Time and Place:

Generally, debt collectors may not contact you at an unusual time or place, or at a time or place they know is inconvenient to you, and they are prohibited from contacting you before 8am or after 9pm. Also if a debt collector knows that you're not allowed to receive the debt collector's communications at work, then the debt collector is not allowed to contact you there.

Harassment: Debt collectors may not harass you or anyone else, over the phone or through any other form of contact.

Representation By Attorney: If a debt collector knows that an attorney is representing you about the debt, the debt collector generally must stop contacting you, and must contact the attorney instead. This is only true if the debt collector knows, or can easily find out, the name and contact information of your attorney. If an attorney is representing you and a debt collector calls, tell them which attorney is representing you and that the debt collector should contact the attorney, not you.



CULINARY WORKERS UNION LOCAL 226



www.CulinaryUnion226.org



Facebook.com/Culinary226



[@Culinary226](https://twitter.com/Culinary226)



[@Culinary226](https://www.instagram.com/Culinary226)

*Text "member" to 877-877 to get updates
from the Culinary Union*

