

# Enhanced Relocation Program



## INTRODUCTION

The Enhanced Relocation Program has undergone many changes under the October 15, 2007, contract. Our goal during the negotiations was to create a program that was simple and with the least amount of stress.

Joint efforts have produced a very unique relocation program for relocating employees like you. This program has been broken down into three simple payments: signing bonus, lump-sum payment and the one-year payment. Looking ahead, We felt that relocating employees could also use some kind of support system to guide them through the move, so UAW- GM Relocation Services was added to the program. At no cost to you, UAW- GM Relocation Services is designed to be your resource during the relocation process.

The changes to the relocation program are as follows:

- Three payments
- No requirement of a physical move
- Advance of one-year payment thru UAW- GM Relocation Services approved mortgage lender network
- No need to submit receipts

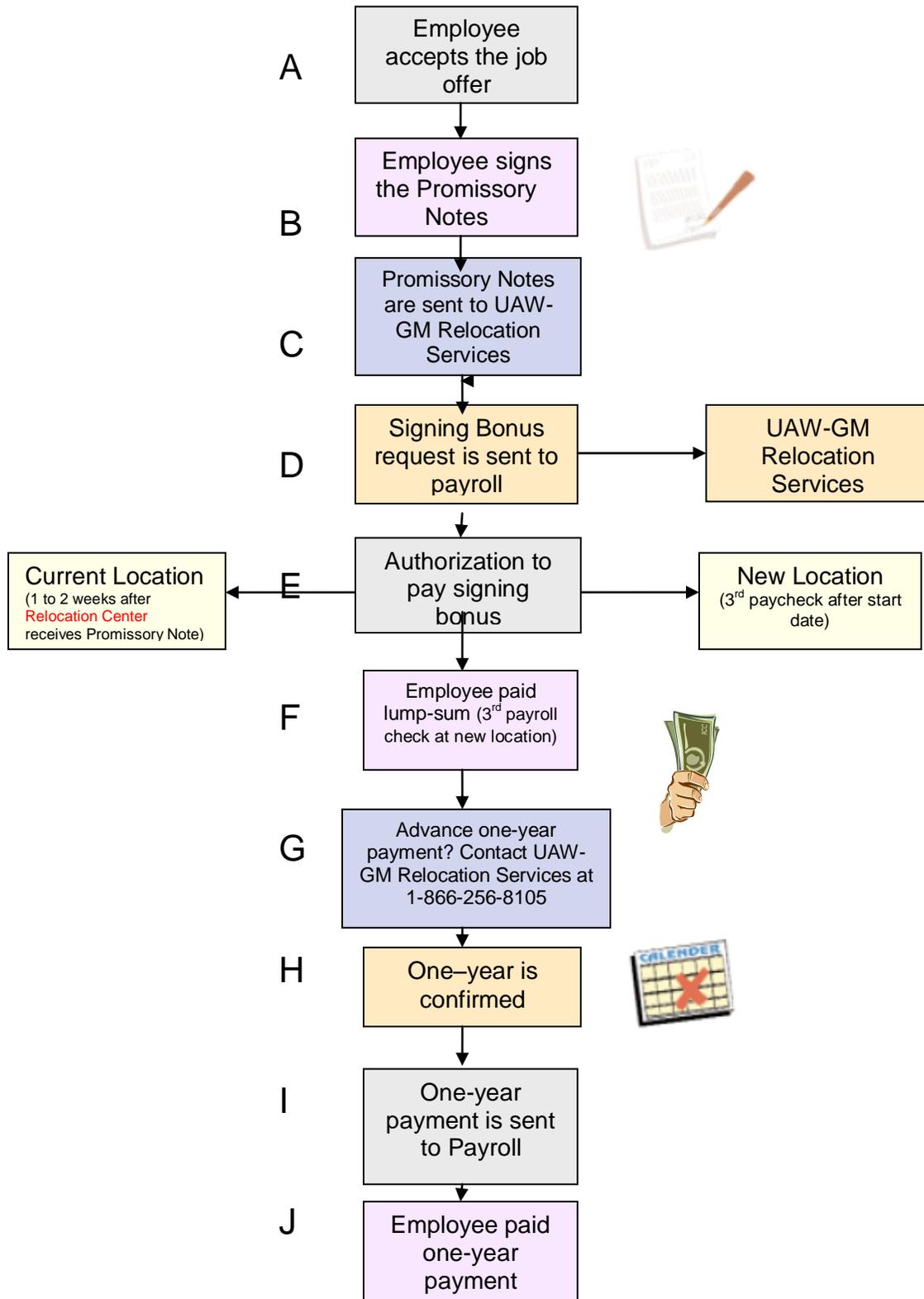
Here is an overview of the Enhanced Relocation Program.

1. Employee accepts the job offer
2. Employee signs the Promissory Notes
3. Sending plant faxes signed Promissory Notes to Relocation Services
4. Relocation Department processes the payment of the signing bonus
5. Notification to UAW- GM Relocation Services so that they can contact you
6. Payment of signing bonus
7. Payment of lump-sum
8. Advance of one-year payment for home purchase (optional)
9. Employee paid the one-year payment

The next several pages will include the following:

- Details on the support system available to you
- Flow chart of the Enhanced Relocation Program
- What you should expect and what you will need to do in order to receive everything in this program
- Successful relocation checklists and timetables
- Most asked questions
- Glossary
- Notes

# RELOCATION PROCESS



## ENHANCED RELOCATION PROGRAM: RELOCATION PROCESS

The following details the steps of the Relocation Process:

### **A - Employee Accepts Job Offer**

If you have been made an Extended Area Hire job offer and wish to accept the offer, you must contact the Hourly Employment Office at your current plant.

### **B - Employee Signs Promissory Note**

You must sign a Promissory Note in order to receive the signing bonus. You have the option of receiving the signing bonus at your current plant or at the new location. Make a selection on the signing bonus Promissory Note by checking one of the boxes. The processing of the payment is explained in Item E below. All information must be completed by you (the employee), on the Promissory Note in order for the payment to be processed.

### **C- Promissory Note Electronically Sent to Relocation Center**

Receipt of the Promissory Note to the UAW-GM Relocation Services is necessary to begin the processing of your relocation account.

### **D – Signing Bonus Payment Sent to Payroll**

Notification for payment of the signing bonus is sent to Payroll by the UAW-GM Relocation Services.

### **D1 – UAW-GM Relocation Services Notified**

A list of employees who are relocating is sent to UAW-GM Relocation Services by the Relocation Services. UAW-GM Relocation Services is a program that offers services to GM/UAW employees and their families. This service is available at no cost to you (the employee), or to the plant.

Note: Since the requirement to use GMAC Relocation Services was eliminated in the 2003 National Agreement, you may find using UAW-GM Relocation Services to be very helpful. UAW-GM Relocation Services will work with you to determine what services you need. Some examples include: temporary living, movement of household goods and realtors for listing your existing home and purchasing in the new location. In addition, UAW-GM Relocation Services partners with mortgage providers who offer specific programs to you. UAW-GM Relocation Services is designed to assist you with all of your relocation needs.

## **E - Payment of Signing Bonus**

### **E1 - Current Location**

If you have chosen to receive the signing bonus at your current location, payment will be received within one to two weeks. However, the payment could be delayed due to attachments (examples include, child support, alimony and federal tax liens) If there are attachments, the payment will be delayed until the court releases the payment.

### **E2 - New Location**

If you have chosen to receive the signing bonus at the new location, it will be in your third payroll check from the new location. However, the payment could be delayed due to attachments (examples include, child support, alimony and federal tax liens) If there are attachments, the payment will be delayed until the court releases the payment.

## **F - Payment of Lump-sum**

You will receive the lump-sum payment in your third payroll check after you report to the new location.

## **G – Advance of One-Year Payment**

Under the Enhanced Relocation Package, you can advance your one-year payment to be used as a down payment for purchasing a house and/or obtaining a mortgage through a UAW-GM Relocation Services consultant.

## **H - One-Year Confirmation**

If the one-year payment is not advanced for the purchase of a house, you are eligible to receive the payment at the end of one year, as long as you are still employed at the new location. Weekly reports are created to notify the UAW-GM Relocation Services when you are reaching your one-year anniversary.

## **I - One-Year Payment to Payroll**

A list of employees eligible for the one-year payment is sent to Payroll by the Relocation Services.

## **J - Employee Paid One-Year Payment**

You will receive the one-year payment in your payroll check approximately three weeks after your one-year anniversary date.

## JOB OFFER

### **WHAT SHOULD I EXPECT?**

You are made an Extended Area Hire job offer.

Your job offer will be sent to you by Certified Express Mail.

### **WHAT WILL I NEED TO DO?**

You need to report to your Hourly Employment Office at your current location.

You must report to either accept or decline the offer.

Sign the Promissory Note if you accept the job offer, and fill out the information completely.

Commit to remain in the new location for one full year. Otherwise, you will be required to repay the signing bonus and lump-sum (timeframe).

Make sure you have completed and signed your Promissory Notes.

## SIGNING BONUS

### WHAT SHOULD I EXPECT?

Notification for payment of the signing bonus is sent to Payroll by the UAW-GM Relocation Services.

If you requested that your signing bonus be sent to your current location, you will receive the payment within one to two weeks after the UAW-GM Relocation Services has received your signed Promissory Note.

If you requested that your signing bonus be sent to your new location, you will receive the payment in your third payroll check at the new location.

Note: The payment could be delayed due to attachments (examples: child support, alimony, federal tax liens). If there are attachments, the payment will be delayed until the court releases the payment.

### WHAT WILL I NEED TO DO?

Fill out the promissory note completely.

Indicate that you want the signing bonus paid at either your current or new location.

Make sure all your contact information is filled out completely. In order to provide you with all of your relocation information, all contact information must be filled out.

## LUMP-SUM PAYMENT

### WHAT SHOULD I EXPECT?

Your lump-sum payment will be automatically paid to you at the new location in your third payroll check.

### WHAT WILL I NEED TO DO?

As long as you have accepted the job offer and have signed the Promissory Note with all of the required information, no further action needs to be taken on your part.

## ONE-YEAR PAYMENT ADVANCE

### WHAT IS IT?

If you are going to purchase a home in the new location, you can have your one-year payment advanced for a down payment on a house. **You will need to fax a copy of your:**

- **Purchase Agreement**
- **Loan approval letter**
- **Date of closing**

**to (248)267-4588 or please contact your UAW-GM Relocation Services consultant.**

### WHAT WILL I NEED TO DO?

Contact your UAW-GM Relocation Services Consultant to guide you through this process.

## ONE-YEAR PAYMENT

### WHAT IS IT?

This is a payment after you have been at the new location for one full year. This is paid to you, unless you chose to take the payment in advance for a down payment on a house.

### WHAT SHALL I EXPECT?

At your one-year anniversary, it is confirmed that you are still an employee at the new plant location. Then, the one-year payment is released into your payroll check approximately three weeks after your one-year anniversary at the new location.

### WHAT WILL I NEED TO DO?

As long as the Promissory Note was signed one year prior to when you accepted the job offer, no further action needs to be taken on your part.

## ENHANCED RELOCATION PROGRAM: SUPPORT SYSTEM

### **UAW-GM Relocation Services**

UAW-GM Relocation Services is designed to provide you with the support you need during your relocation. A consultant will respond to all of your questions and provide you with necessary resources during your relocation. UAW-GM Relocation Services also negotiates discounts, when available, and provides a network of quality resources that will provide the very best service and assistance to you and your family.

Some of the services provided include the following:

- Temporary Living – Motel and extended stay
- Household Goods – Self move and traditional van line
- Rentals – Short and long term assistance
- Real Estate – Home sale and home purchase
- Mortgage Lenders – Those who offer specific programs for GM/UAW and Delphi/UAW employees and will work with the Relocation Center to advance your money toward the down payment on a house.

Once you receive your transfer and sign your promissory notes, the **UAW-GM Relocation Services** will assign a consultant. The consultant will then contact you to review the services available to accommodate your needs. We know that your time is valuable and we will work with you, at your convenience.

### **WHAT SHOULD I EXPECT?**

After signing your promissory notes, a consultant will contact you by phone. The consultant will guide you through the relocation process, locate needed services, and find available discounts.

You should expect to work with someone who:

- Treats you with respect and understands your situation
- Provides you with a quick response to all of your relocation concerns/needs
- Puts you in touch with knowledgeable professionals who will offer you the very best services and resources available
- Saves you time
- Helps both you and your family through the relocation process

### **WHAT WILL I NEED TO DO?**

**UAW-GM Relocation Services** can coordinate every aspect of your move.

## **SOME NOTES ON THE MORTGAGE LOAN PROCESS**

Your Financial Service Relocation Counselor will assist you in finding the mortgage product that will best fit your specific needs. They will review rates, costs and answer any questions that you may have.

If you choose to use your one-year advance, your Relocation Financial Service Counselor will reserve it for you and apply the funds toward your house purchase.

You will receive a pre-approval certificate once the application has been received and approved.

### **What Will I Need to Do?**

You can choose to contact one or all of the UAW-GM Relocation Services' referred mortgage providers, or they can contact you. When speaking to a mortgage provider, consider the following:

- If you are purchasing with a spouse, have both of your social security numbers and dates of birth available when you apply for the loan. Even though you may have decided to rent and not purchase right away, this service is free to you and will save time if you decide to buy in the future. You are not locked into purchasing should you decide to rent. Your pre-approval certificate is good for 90 days and can be easily updated if you choose to delay your home purchase.
- Tell your UAW-GM Relocation Service Consultant that you are a UAW-GM/Delphi relocating employee and request that your funds be frozen.
- Review your mortgage options to find a product and program that is most suitable for your needs.

## ENHANCED RELOCATION PROGRAM: CHECKLIST AND TIMETABLE

### **YOU RECEIVE AN EXTENDED AREA HIRE JOB OFFER . . .**

- Consider the costs and benefits of accepting the job offer.
- Discuss this opportunity with your family and anyone whose opinion you value.
- Determine if you will physically relocate.
- Determine if and when your family or those you currently live with will relocate.
- Report to your Hourly Employment Office at your current plant to either accept or decline the offer.
- If you accept the job offer, decide if you want the signing bonus paid at either your current or new location.
- Fill out the Promissory Note completely.

## BEFORE REPORTING TO WORK AT THE NEW LOCATION . . .

- Explain reasons for the move to your children and loved ones.
- Determine if you will be selling your current home and/or buying a home in the new location.
- Call UAW-GM Relocation Services for realtor referrals. Even if you are not ready to buy or sell, they can put you in contact with someone that can begin providing you with needed information.
- Determine if you will be moving personal items yourself or will utilize a mover.
- Call UAW-GM Relocation Services for household goods mover referrals.
- Call UAW-GM Relocation Services if you will be buying a home in the new location, so you can get connected with a mortgage loan provider who will pre-qualify you for a mortgage loan. Determine if you want an advance on your one-year payment as a down payment on a new house. Let your mortgage loan provider know if this is what you want to do.
- If your spouse/partner will need employment in the new location, or if you or your loved ones have concerns, call the UAW-GM Relocation Services can get you connected with, who can help.

## Preparation: Moving Your Household

### **Up to Six Weeks Before . . .**

- Determine what will be moved and what will be discarded.
- Consider holding a garage sale.
- Subscribe to the local newspaper.
- Arrange transfer of school, medical, dental and prescription records.
- Transfer, sell, or resign membership to clubs and associations.
- Begin using up food and supplies.
- Determine if your insurance covers your effects during the move.
- Send change of address notices to:
  - Utilities: electric, gas, water, telephone, fuel, sewer district, trash, cable
  - Professional: doctor, dentist, accountant, lawyer, broker
  - Insurance: life, homeowners, health, other
  - Publications: newspapers, magazines, newsletters, professional, fraternal
  - Government: Post Office, Veterans Administration, Draft Board, IRS, Social Security Administration, state and local tax authorities
  - Business: department stores, banks, finance companies, credit card companies, car dealer, service stations, lawn service, water softener service
  - Miscellaneous: clubs and organizations, church, book, record and video clubs, schools and organizations, friends, relatives, tenants

## 2 TO 3 WEEKS BEFORE MOVING

- Prepare your automobile for driving.
- Take your family for a last visit to favorite places. Have a "going away" party for the children.
- Dispose of flammables, aerosols, toxins, ammunition and anything that could leak.
- Drain fuel from lawnmower and other equipment.
- Have the dealer purge and seal propane tanks.
- Set a date for having utilities disconnected after you are out of the house.
- Take pets to the veterinarian. Most states require health certificates and rabies inoculations. If in doubt, contact UAW-GM Relocation Services. See that rabies and new ID tags are securely attached. Obtain pet records. Arrange for transportation or boarding of pets.
- Collect all items that are being cleaned, stored, repaired, loaned or on layaway.
- Empty lockers at clubs, bowling alley and gym.
- Return library books and anything borrowed.

### 3 DAYS BEFORE MOVING

- Pack suitcases.
- Depending on the length of the trip, consider packing a picnic lunch.
- Arrange for a babysitter for moving day, or have older children briefed to assist.
- Remove anything that can spill or break from drawers.
- Empty refrigerator and freezer and allow them to dry.
- Empty the defrost pan.
- Empty the steam iron.
- Launder soiled clothing prior to the arrival of the service technician.
- Pack your telephone directory.
- Pack an "instant-aid box" with things you will need immediately upon arrival. Package each item in a clearly labeled bag. Take it in your car or load it in the van last. These items might include the following:
  - Cleaning: sponge, paper towels, dishtowels, dishcloth, scouring pads, cleaner
  - Kitchen: paper plates, cups, napkins, plastic cutlery, plastic pitcher, saucepan, serving spoons, aluminum foil
  - Snacks: easy-open containers of pudding, dry soup mix, sandwich spreads, instant drinks
  - Bath: towels, face cloths, facial tissue, soap, hand lotion, deodorant, toothbrushes, toothpaste
  - Miscellaneous: light bulbs, hammer, screwdriver, pliers, assorted nails, screws, shelf paper, trash bags, phone
  - Children: coloring books, crayons, favorite toys, books, puzzles

## 1 DAY BEFORE MOVING

- Moving companies typically pack the day before the move, so plan to be home for them and the appliance service technician.
- Point out extra-fragile items to packers.
- Mark any items that you do not want packed.
- Have dishes washed. Leave them in cabinets.
- Leave mirrors and pictures on the walls.
- Detach items such as can openers and drapery rods if they are to go.
- Remove bedding. Leave the beds assembled.
- Drain and disassemble waterbeds.
- Unplug TV sets to cool.
- Group items that you want packed together.
- If you do your own packing, make sure everything is ready.
- Mark boxes and containers that you want off-loaded first.
- Do not place items inside your car or trunk if your car is shipped on the van or by a car carrier.
- Check closets, cabinets, attic, basement, garage, storage building, etc.
- Take pets to a transportation agency or kennel. If they will travel with you, remember their food, water and dishes.
- If you are unable to be present on moving day, tell the mover the name of the person to whom you are delegating responsibility to.
- Consider spending the last night in a hotel or with friends or family.

## MOVING DAY

- Leave at least one phone connected until the movers leave.
- Accompany the van operators through the house as items are inspected, tagged and inventoried.
- Make sure all goods are loaded before signing the inventory sheet and other documents.
- Be sure the van operator has the exact address of your destination and is informed about any elevators, parking restrictions, long carries, etc.
- If applicable, provide the phone number of the apartment or condo manager.
- Advise the van operator that you want to know the exact cost of the move before your goods leave town and arrive at the destination.
- Make sure you have the destination agent's name, address and phone number.
- Be specific about where and how you can be reached, pending the arrival of your goods.
- Leave a note with your new address in a conspicuous place so that new occupants can forward mail.

## FINAL CHECK: DEPARTURE

- Water shut off?
- Furnace shut off?
- Light switches turned off?
- Utility disconnection arranged/transferred?
- Windows shut and locked?
- Old house keys surrendered?
- Have you left anything?

## AT YOUR DESTINATION

- Contact the destination agent to arrange delivery and, if desired, to have appliances installed.
- If you **cannot** be present at the time, give the name of the person to whom you are delegating responsibility to for receiving, and signing for your goods.
- Make sure utilities are on and the house is ready for occupancy.
- The van operator will contact you or your destination agent 24 hours prior to the expected arrival.
- If you will be paying for the move and are not using a pre-authorized credit card, payment is required upon delivery by cash, traveler's check, money order or cashier's check.
- Inspect your goods as they are unloaded. Note any damaged or missing items and mark them down on the van operator's copy of the inventory sheet.
- Personally report any loss or damage to the agent and file a claim.
- Movers will place all articles as you direct and will assemble beds, but they will not install appliances or fixtures.
- When possible, let children help.
- Consider eating out the first night.
- Allow TV's and other electronics to adjust to room temperature before using them.
- Make beds early and get a good night's sleep.

## FINAL CHECK: DESTINATION

- Get held mail and start mail delivery.
- Go to the motor vehicles' bureau for new auto registration and driver's licenses.
- Make sure medical and dental records have been transferred. Have insurance policies transferred or replaced.
- Register children in their new school(s).
- Change your voter registration at the city hall or courthouse.
- Open new bank accounts.
- Make sure wills and trusts are in compliance with the laws of your new state.
- Save moving documents for tax purposes.

## SOME OF THE MOST ASKED QUESTIONS

### **QUESTION:**

How soon will I receive my signing bonus?

### **ANSWER:**

If you have asked that your signing bonus be paid at your Current location, you will collect it within one to two weeks after the UAW-GM Relocation Services receives your signed Promissory Note.

If you have asked for it to be paid at the new location, you will receive it on your third payroll check after your effective start date at the new location.

### **QUESTION:**

How can I use my one-year payment toward a down payment on a new home?

### **ANSWER:**

Call UAW-GM Relocation Services at 1-866-256-8105 and they will discuss their mortgage provider network with you.

### **QUESTION:**

After one year, who do I call to get the one-year payment?

### **ANSWER:**

Your payment will be automatically sent to you approximately three weeks after your one-year anniversary.

### **QUESTION:**

Who can help me sell my home or find a new one?

### **ANSWER:**

Call UAW-GM Relocation Services at 1-866-256-8105 and a Consultant will refer you to real estate professionals in your current and new locations.

### **QUESTION:**

What does it mean when my payments are subject to attachments?

### **ANSWER:**

Even if you are current with payments to the courts for child support or federal tax liens, until the courts indicate to General Motors (GM) that the money can be released, GM cannot release the payment.

**QUESTION:**

I want to buy a house. How can I find out if I can afford one or get a loan?

**ANSWER:**

Call UAW-GM Relocation Services at 1-866-256-8105 and they will connect you with one or all of their mortgage providers. The mortgage lenders will discuss mortgage options, discuss your credit and counsel you on any issues that need special attention. Once your loan is approved, your Financial Service Counselor will provide you with a pre-approval certificate and you can request that your first-year advance be frozen.

**QUESTION:**

My wife is a teacher. Will she be able to teach in a new state?

**ANSWER:**

Call UAW-GM Relocation Services at 1-866-256-8105 and they will help assist with job search question or assistance in the new location.

**QUESTION:**

What if we want to rent in the new location?

**ANSWER:**

Call UAW-GM Relocation Services at 1-866-256-8105 for rental and temporary housing assistance.

**QUESTION:**

My child is on a sports team. We want him to keep playing in the new location. How can we find a team for him to play on?

**ANSWER:**

Call UAW-GM Relocation Services at 1-866-256-8105 and they will try to answer all questions your family has regarding the new location.

**QUESTION:**

Where am I going to stay my first couple of nights at the new location?

**ANSWER:**

Contact UAW-GM Relocation Services at 1-866-256-8105 for recommendations.

## GLOSSARY

**BROKER** - A real estate company that will assist you in selling your current home or finding a home in the new location. Contact UAW-GM Relocation Services for Broker referrals.

**BROKER MARKET ANALYSIS** - Also called a BMA, this is a report prepared for the homeowner that compares homes similar to the subject home, what they have sold for, what they are currently priced at, and what is presently on the market. This report is similar to an appraisal but it is not prepared by a licensed appraiser.

**CUSTOMARY CLOSING COST** - Every state has different customs and laws. What this is referring to is the typical closing cost for the location in which the property is located.

**FULLY EXECUTED** - A legal document, such as a purchase agreement, closing statement (HUD) or a lease agreement, that is signed by all parties named in the contract

**HUD - 1 STATEMENT** - A document prepared for the closing of real estate that records all of the monetary transactions that take place on the day of the closing of real estate. This is a statement requirement by federal law, also known as the Department of Housing and Urban Development.

**LEASE** - A contract that conveys real estate for a specific amount of time. The contract is written between landlord and tenant. Call UAW-GM Relocation Services for rental and temporary housing assistance.

**LUMP-SUM** - Payment made to you approximately three weeks after starting at the new location

**MOVER** - A company that can move your household goods to the new location. Contact UAW-GM Relocation Services for a no obligation, household goods quote.

**NATIONAL EMPLOYEE PLACEMENT CENTER** - Also known as NEPC. This is the division of General Motors that handles the movement of UAW - GM and UAW - Delphi hourly employees.

**ONE-YEAR PAYMENT** - Payment made to you approximately three weeks after your one-year anniversary, or advanced for the down payment on a house in the new location

**PMI** - Pre-approvals and information on qualification for a loan

**PROMISSORY NOTE** - Document signed in the Hourly Employment Office where you agree to accept the job offer. Included in this document is where you would like payment of

the signing bonus to be sent, and phone numbers where you can be reached at the Current and new locations.

**MORTGAGE LENDERS**– Those who offer specific programs for relocating employees and will work with the UAW-GM Relocation Services to advance money toward the down payment on a house.

**UAW-GM RELOCATION SERVICES** – A program that offers GM/UAW employees and their family members, outstanding service, convenience and value on mortgages, real estate, rentals and the movement of household goods.

Services are offered at no cost to you or the plant. A UAW-GM Relocation Services Consultant will work with you to determine what your needs are and assist you with the following:

- Referral to a real estate agent for the sale or purchase of a home
- Coordinate household goods moving services
- Temporary Housing/Rental issues and Hotel/Motel bookings
- Review other services available to you and your family members

**SIGNING BONUS** - An initial sum paid after signing the Promissory Note. You can decide if you want the bonus paid at either the Current or new location.

**SELF MOVE SERVICE** - Provides low cost options and services to move your household goods. This includes companies that deliver a container to your home and then transport it once you have packed furniture and boxes into it. Call UAW-GM Relocation Services at 1-866-256-8105 for more information.