



## US Federation of Worker Cooperatives Member Benefits

<p>Technical Assistance</p> <p>The Democracy at Work Network(D.A.W.N.) provides technical assistance to workplaces in issues such as</p> <ul style="list-style-type: none"><li>● accounting</li><li>● planning/ evaluation</li><li>● bylaw development</li><li>● facilitation</li><li>● loan readiness</li></ul>	The logo for the Democracy At Work Network (D.A.W.N.), featuring the acronym "D.A.W.N." in red letters above a circular graphic of birds in flight, with the full name "Democracy At Work Network" below.
<p>Dental plan...</p> <ul style="list-style-type: none"><li>● Our per person rate is \$35 per month for individuals</li><li>● Spouses do not need to be legally married to qualify</li><li>● members can use a SSN or Taxpayer ID number to sign up</li><li>● workplaces can opt to pay more than 50% of the monthly premium</li></ul>	The logo for USFWC Dental, featuring a stylized tooth icon with a hammer and a toothbrush, set within a circular frame, with the text "USFWC DENTAL" below.
<p>Payroll Discount</p> <p>One of our partners is California Payroll. Despite their name they operate in all 50 states! As a member of the USFWC you receive</p> <ul style="list-style-type: none"><li>● <b>15% off payroll processing and tax filing</b></li><li>● <b>first month free.</b></li></ul>	The logo for California Payroll, featuring a stylized bridge graphic above the text "California PAYROLL".
<p>Loan fund</p> <p>Through Shared Capital Cooperative we have access to Loans of \$5000 to \$500,000 are available for:</p> <ul style="list-style-type: none"><li>● Start-ups</li><li>● Expansions and Relocations</li><li>● Equipment</li><li>● Leasehold Improvements</li><li>● Inventory</li><li>● Working Capital</li></ul>	A circular logo featuring a hammer and a wrench, symbolizing construction or industry, set against a background of horizontal lines.
<p>Retirement Plan (coming soon in 2017)</p> <ul style="list-style-type: none"><li>● Workplaces can join our plan so individuals can invest in their retirement.</li><li>● We will have a variety of growth, carbon free, and socially responsible investment options.</li></ul>	The logo for USFWC Retirement, featuring a stylized graphic of two hands holding a heart, set within a circular frame, with the text "USFWC RETIREMENT" below.