



Minnesota Teamsters Service Bureau

THE AGENCY WITH A HEART

MAKING LIFE WORK FOR YOU AND YOUR FAMILY

Hiring an attorney? Be an informed consumer!

You may be nervous or anxious about dealing with an attorney, particularly if it is your first time.

The Initial Consultation

Most initial consultations are scheduled for 30 minutes so it is important to make the most of the time you have. Come prepared with a list of points or questions that you would like to discuss during the consultation, including the attorney's experience with cases like yours. An attorney's willingness to answer your questions may be an indicator of his or her ability to interact with you in a manner that you find comfortable.

Bring along any legal papers, important correspondence and other relevant documents. However, don't leave anything behind unless you have decided to retain the attorney.

Most initial consultations will be free. Understand what your expenses will be moving forward before retaining an attorney. Attorneys charge for their services in many different ways, including by the hour and flat fee for service. Keep in mind that cheaper hourly rates might not necessarily be better when it comes to your legal protection. Even at a higher hourly rate, an attorney experienced in cases like yours may resolve your case in less time. But be sure to ask about any additional administrative, court or filing fees.

Evaluating the Consultation

Did the attorney:

- Listen to your situation and concerns?
- Demonstrate knowledge of the important legal principles?
- Give an honest evaluation of your legal situation?
- Answer all of your questions fully and completely?
- Provide complete information regarding fees and billing practices?

Just like with anything else, it is important to be an informed consumer. Ask lots of questions and do not agree to retain an attorney until you feel confident with the attorney's capabilities and are fully informed about all of the expenses that might be incurred – from administrative costs to court fees.

Teamsters Benefits

The Teamsters Service Bureau can help you connect to an experienced attorney in your area for most types of legal issues.

Teamster members receive a free legal consultation and a 25% discount on the attorney's standard hourly rates. Filing and other fees are typically additional. Be sure to ask about all fees and exactly what is covered if a flat fee is offered.

Call the MN Teamsters Service Bureau today to find out more about this valuable benefit.



Free Legal Consultations

Free consultations and discounted attorney rates for Teamsters members on issues such as:

- Wills, trusts, conservatorship
- Child support, adoption, custody
- Garnishments, loans, consumer complaints
- DWI/DUI, traffic violations, accidents
- Landlord/tenant and leasing issues
- Misdemeanor and felony charges

Call 612-676-3700 or toll free 800-979-0725

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Feeling charged up about credit card debt?

Knowing what your options are could help you save money in interest, as well as help you pay off debts quicker.

Create a power-payment plan.

First, focus on getting all loans and credit card accounts current by making at least the minimum payments each month. Then, based on your budget plan, make an additional payment to the account with the highest interest rate until it is paid off. Imagine the satisfaction of zero balance!

Taking into consideration all your debt, including credit cards and loans, other options you may want to explore are:

Consolidate using a new lower-interest loan.

Your credit score, credit history, debt-to-income ratio and other factors will be used to determine if you qualify for the loan and what terms will be offered. Often lenders require collateral, such as equity in your home or auto, or may charge refinance fees, which should be taken into consideration.

Contact your creditors.

If you are experiencing a temporary financial hardship, talk with your creditors about your financial situation and ask for help. An internal hardship program may qualify you for short-term reduced payments or interest rates. Be aware that many creditors only allow one hardship program for the life of the loan and it may exclude you from a longer-term debt management program later.

Explore a debt management program.

Debt Management Programs are only offered through certified consumer credit counseling agencies. Reduced interest rates and lower payments may allow you to pay off balances faster.



Explore all your options before committing!

Talk with a certified credit counselor who will review your situation and explain your options.

Call 612-676-3700

Talk with a certified credit counselor for a free, unbiased assessment of your options and to get on the path to financial health.



Beware of companies that tell you not to talk to your creditors, guarantee results, charge high upfront fees, or do not talk with you about your household budget. Contact the MN Attorney General's office (800-657-3787) before committing to anything.



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Minnesota Teamsters Service Bureau. We're here to help!