



Since July 25, 1890

November 2023

# Queen City Letter Carriers - NALC Branch 43 News & Views

## NALC Branch 43 Proudly Serving

Amelia - Batavia - Bethel - Blanchester - **Cincinnati** - Cleves - Georgetown  
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Ted Thompson  
President

### From the President's Desk

On August 30<sup>th</sup>, Branch 43 hosted a rally against crime titled, "Enough is Enough." One of the numerous goals of this rally was to raise public awareness with our elected government officials, law enforcement, and the general public. While we succeeded in that regard, there is still much work to be done and safety issues to be addressed. As a branch, we went through the month of September without any attacks against letter carriers, but we couldn't make it through October. On Saturday, October 21<sup>st</sup>, two more Branch 43 members were robbed at gunpoint. One member was robbed at Westwood, and one member was robbed at Groesbeck. For Groesbeck, that office now leads all Branch 43 offices in number of incidents. Five members have now been robbed at gunpoint over the last two years. That morning, I started receiving and making phone calls. By evening time around 5pm I had my last phone conversation of the day. I talked to numerous members of local management, NALC officials, and U.S. Postal Inspectors. Bottom line – these crimes against us need to stop. The solution to this issue, however, is complex with numerous moving components.

In May of this year, the Postal Service launched Operation Safe Delivery. As part of this initiative, the Postal Service was working to replace key locks on blue collection boxes with electronic locks, thus eliminating the necessary usage of the antiquated arrow key.

It is hopeful that with instillation of electronic locks, letter carriers will not continue to be targeted for their arrow key as they are gradually phased out. I am happy to report that Cincinnati is in the beginning process of installing these new locks, but it is not coming fast enough, and more needs to be done. Letter carriers deserve not only protection, but also justice through prosecution. At our rally in August, members in attendance were joined by local politicians. Last month I discussed their proposals and involvement. We were also joined at our rally by Congressman Greg Landsman, and this month I will focus on the issue of crime at the national level.

After our rally, I began working with Greg Landsman's Deputy Chief of Staff, Chris Dalton. Through numerous conversations with me on my issues and actions I would like to see, Chris and I jointly put together letters and a congressional inquiry in from which Greg was in full support. On October 5<sup>th</sup>, Greg's office put out a press release (available at [www.landsman.house.gov](http://www.landsman.house.gov)) in which Congressman Landsman requested support from the U.S. Postal Service and the U.S. Department of Justice regarding attacks against letter carriers. I have included Greg's letter to U.S. Attorney General Merrick Garland on page 2 and his letter to Postmaster General Louis DeJoy on pages 4 and 5. Greg Landsman's office has confirmed receipt of these letters to me through the different departments. I will keep you all updated on any official responses. In the meantime, Greg has asked how else he can support, and I have notified him to hang tight because there is legislation in the works.

While much congressional atten-

*Continued on following page*

**NEWS & VIEWS**

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**EDITOR'S (Ted Thompson) NOTES**  
Branch 43 members are encouraged to  
send articles to the *News & Views*. Items  
of interest about your station, current  
events, etc. are welcome. The following  
guidelines apply:

- (1) We may edit your article for grammar, punctuation, spelling, etc.
- (2) If it should prove necessary to edit an article for space or coherence, every effort will be made to preserve the substance and intent of the article.
- (3) Unsigned articles will not be printed. Letters, criticism and suggestions for improving the *News & Views* are also welcome. If your letter is not intended for publication, please state so. Letters held to 150 words are less likely to be edited.
- (4) Articles must arrive at the Branch office by the 15th in order to make the next month's issue. Digital format is preferred. Send items to: [thompson@branch43.org](mailto:thompson@branch43.org)

Printed in House

*President cont.*  
tion is focused on Ukraine, Israel, and the budget now that Congress has a new Speaker of the House, the NALC is working with Congressman Brian Fitzpatrick (R) on drafting legislation on letter carrier crime. Next month, I

will update you all on what that legislation is going to look like. For now, I want to thank Greg for all his support! I will also share that when I meet him again soon.

Fraternally,  
Ted Thompson

GREG LANDSMAN  
1ST DISTRICT, OHIO

COMMITTEE ON  
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COMMITTEE ON  
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**Congress of the United States**  
**House of Representatives**  
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(513) 409-6188

October 5, 2023

The Honorable Merrick Garland  
Attorney General  
United States Department of Justice  
950 Pennsylvania Ave NW  
Washington, DC 20530

**RE: Attacks Against USPS Letter Carriers in Greater Cincinnati**

Dear Attorney General Garland:

I write to express my deep concern over armed robberies and assaults against United States Postal Service (USPS) letter carriers in the greater Cincinnati area. Since January 2022, there have been 15 such attacks against letter carriers represented by the National Association of Letter Carriers (NALC) Branch 43. In many cases, criminals are targeting letter carriers for their arrow keys in order to gain access to the public's mail.

One instance includes the heinous attack last year against Norwood Post Office letter carrier Ryan Pierani – an eight-year employee of USPS who was robbed at gunpoint of his arrow key and cellphone. In addition to this attack, there have been four armed robberies out of the Groesbeck Post Office, four armed robberies out of the Mid City Post Office, two armed robberies out of the Norwood Post Office, two armed robberies out of the Coryville Post Office, and armed robberies out of the Taft Post Office, St. Bernard Post Office, and Western Hills Post Office.

Recently, I joined NALC Branch 43 at a rally in Cincinnati to raise awareness and speak out against these attacks on our letter carriers. While there may be no one single solution, these acts of violence must not be tolerated. As such, I request support from the U.S. Department of Justice and the U.S. Attorney's Office for the Southern District of Ohio to protect our letter carriers and hold accountable those who are perpetrating this violence. I urge the U.S. Department of Justice to utilize every available tool and resource to assure our letter carriers are safe and that those who harm them will be brought to justice.

I thank you for any support you may be able to provide in this matter, and I look forward to partnering with you as we work to keep our letter carriers safe.

Sincerely,

Greg Landsman  
Member of Congress



Pat Dougherty  
Vice President

## **From the Vice President Delivering Mail and Darkness**

Daylight Savings Time concludes at 2:00 am on Sunday, November 5, 2023, when the clock will “fall back” one hour. Days continue to get shorter and

with shorter daylight hours, and later start times, carriers are once again dealing with delivering mail after dark. This causes issues every year. So, what is safe? Safety depends on you and your route. There is no blanket policy regarding delivery after dark because the core issue to contend with is whether a particular carrier on a particular route can safely make mail delivery. Bottom line each carrier must weigh individual circumstances about the type of delivery to be carried (door-to-door walking, mounted, apartments, cluster boxes, etc.), surroundings (unfamiliar territory, high crime area, many steps, and hills, etc.) and the individual carrier needs to consider their past experiences with after dark deliveries.

Arbitrators have ruled that darkness in and of itself is not unsafe. So, do not tell your supervisor I am not going back out because it is dark and unsafe. You must go back out if instructed and try to deliver the mail. Darkness can contribute to an unsafe situation but cannot be used as the sole determination for not delivering the mail. For example: You are on a walking route, it is not well lit, and you trip over a crack in the sidewalk and a few feet later, you stumble over an extension cord that is inflating a gigantic blow-up Santa Claus holding a bag of toys. You may want to declare that relay as unsafe and move to the next relay. As you deliver on the next relay, the same rule applies. If it is well lit, then deliver the mail. If you stumble due to poor lighting, then stop. Moving to the next relay. There are several things you can do to keep safe while delivering when it is dark. If you are on a walking route and it is not well lit, then you do not cut across lawns. You want to walk where it is safest. This is normally the driveway and sidewalk. If the area is not well lit, then you probably cannot finger the mail while walking since you may not be able to see the addresses well enough. Additionally, if it is not well lit, you cannot see where you are walking with your peripheral vision, so you need to watch where you walk. You can have problems delivering on cluster box routes, dismount, and mounted delivery due to darkness as well. If you must turn on the

overhead light in the vehicle to sort the mail for delivery, you may need to let your eyes adjust to the dark again before driving to the next mailbox. For a cluster box, there may not be enough light to sort the mail at the box, and you may have to sort it at the truck and then head for the boxes to make the delivery. Dismount delivery is like a walking route in the respect that you may not be able to sort the mail while you walk to the box (safety). Yes, delivering mail in the dark will take you longer than delivering it in the daylight hours!

With the atrocious staffing levels in the Cincinnati Installation, you will find yourself delivering mail in the dark on a route you are not familiar with. Everyone needs to look out for one another and case in the dog warning cards. It becomes more difficult to tell where the barking dog is when it is dark. You are the only one who can keep yourself safe. If you choose to bring back undelivered mail, let your supervisor know and list the reason on PS Form 1571 and have the supervisor sign it. You will more than likely need to be able to defend the decision with specific safety problems on the territory you brought back undelivered mail or parcels. It is important to note it is not the intent to endorse or encourage the unnecessary curtailment of any mail. It is about each carrier's safety and the protection of the mail in our charge and management's responsibility to manage. It very simply is the responsibility of each carrier to measure safety and report to supervisors any unsafe conditions encountered during their shift. It is management's responsibility to provide a safe working environment.

We have been taking phone calls from carriers inquiring about the maximum hours on a service day they can be required to work during the month of December. If you are a carrier on the Overtime Desired List (ODL) the 12 hours in a service day and 60 hours rule in a service week does not apply for the month of December. Additionally, Article 8.5.G provides that the limits do not apply during December when full-time employees on the overtime desired list may be required to work more than 12 hours. These exceptions do not apply to City Carrier Assistants (CCAs), Part Time Flexible (PTFs), or full-time carriers who are not on the overtime desired list, all of whom are effectively limited to 11.5 hours of work per day by Employee Labor Manual (ELM) Section 432.32, even during December. So, in closing only the ODL carriers can be required to work more than 12 hours in a service day for the month of December. The 60 hours in a service week rule for all full-time employees does not apply for the month of December. All CCAs, PTFs, and full-time carriers not on the

GREG LANDSMAN  
1ST DISTRICT, OHIO

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October 5, 2023

The Honorable Louis DeJoy  
Postmaster General  
United States Postal Service  
475 L'Enfant Plaza SW  
Washington, DC 20260

**RE: Attacks Against USPS Letter Carriers in Greater Cincinnati**

Dear Postmaster General DeJoy:

I write to express my deep concern over armed robberies and assaults against United States Postal Service (USPS) letter carriers in the greater Cincinnati area. Since January 2022, there have been 15 such attacks against letter carriers represented by the National Association of Letter Carriers (NALC) Branch 43. In many cases, criminals are targeting letter carriers for their arrow keys in order to gain access to the public's mail.

One instance includes the heinous attack last year against Norwood Post Office letter carrier Ryan Pierani – an eight-year employee of USPS who was robbed at gunpoint of his arrow key and cellphone. In addition to this attack, there have been four armed robberies out of the Groesbeck Post Office, four armed robberies out of the Mid City Post Office, two armed robberies out of the Norwood Post Office, two armed robberies out of the Corryville Post Office, and armed robberies out of the Taft Post Office, St. Bernard Post Office, and Western Hills Post Office.

Recently, I joined NALC Branch 43 at a rally in Cincinnati to raise awareness and speak out against these attacks on our letter carriers, and I understand that NALC Branch 43 has attempted to mitigate the risks letter carriers face by requesting commonsense solutions such as training from law enforcement – including what to look out for and how to respond when approached by an assailant with a gun. Additionally, NALC Branch 43 has requested arrow keys for all letter carriers, including those who do not have one assigned to their route, so that if they were to be robbed, they would have an arrow key on them – however, USPS has yet to provide them.

Given what we have seen in the greater Cincinnati area, I am concerned that there may not be enough personnel or resources for the U.S. Postal Inspection Service (USPIS) to adequately investigate and prevent the high amount of crime against letter carriers.

With USPS and USPIS undertaking and expanding Project Safe Delivery – with the goal of reducing letter carrier robberies includes installing 12,000 high-security blue collection boxes and installing 49,000 electronic locks to replace the antiquated arrow and modified arrow lock keys – I request that the greater Cincinnati area be made a priority for the Project.

Additionally, I have the following questions:

- Will USPS commit to providing training from law enforcement – including what to look out for and how to respond when approached by an assailant with a gun, and how to respond to an armed robbery – to every greater Cincinnati area Post Office?
- Will USPS commit to providing arrow keys to every letter carrier route in greater Cincinnati area Post Offices?
- Does USPIS have adequate personnel and resources necessary to investigate and protect letter carriers from these attacks?
- As part of Project Safe Delivery, when and where will high-security blue collection boxes and electronics boxes be installed in the greater Cincinnati area?

I look forward to working with USPS and USPIS to ensure the safety of our letter carriers, and I appreciate responses to the concerns and questions that I have raised herein.

Sincerely,



Greg Landsman  
Member of Congress

### Motions made at the October Membership Meeting

1. To dispense with the roll call of Officers and reading of the previous months minutes. **Carried**
2. To give Skip Grant a \$500.00 gift card for volunteer services. **Carried**
3. To take a half page ad for \$75.00 for the 60th anniversary of NALCREST commemorative booklet. **Carried**
4. To spend up to \$650.00 for qualified YOPC members to receive a \$50.00 gift card for a minimum attendance of six meetings. **Carried**
5. To spend up to \$10,000 to have outside of building painted by union company Perry Interiors, to include all estimates in quote received. **Carried**
6. To pay the bills. **Carried**

*Vice President cont.*

overtime desired list reach their maximum hours in a service day at 11.5 hours worked even in the month of December. That would be a total of twelve (12) consecutive hours including your lunch. If you start at 7am you can clock out at 7pm that would be twelve (12) consecutive hours and 11.5 hours worked in a service day. The penalty overtime exclusion period this year runs from December 2 through December 29, 2023.

Finally, Veterans Day is a suitable time to remember that our freedom isn't guaranteed. It's protected by the men and women in our armed services. Happy Veterans Day to our soldiers, both past and present. We owe you our thanks, but more than that, we owe you our freedom!

In Solidarity,  
Pat Dougherty

# Queen City Letter Carriers

**Ted N. Thompson**  
President  
**Patrick M. Dougherty**  
Vice President

**NALC Branch 43**  
[www.branch43.org](http://www.branch43.org)  
phone: 513-542-6400  
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# 2024

January							February							March						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3 *	4	5 \$	6					1	2 \$	3						1 \$	2
	B	C	D	E	F	F					A	B	B						D	D
7	8	9	10	11 ♦	12	13	4	5	6	7	8 ♦	9	10	3	4	5	6 *	7	8	9
	A	B	C	D	E	E		C	D	E	F	A	A		E	F	A	B	C	C
14	15	16	17	18	19 \$	20	11	12	13	14	15	16 \$	17	10	11	12	13	14 ♦	15 \$	16
	F	A	B	C	D	D		B	C	D	E	F	F		D	E	F	A	B	B
21	22	23	24	25	26	27	18	19	20	21	22	23	24	17	18	19	20	21	22	23
	E	F	A	B	C	C		A	B	C	D	E	E		C	D	E	F	A	A
28	29	30	31 *				25	26	27	28	29			24	25	26	27	28	29 \$	30
	D	E	F					F	A	B	C				B	C	D	E	F	F
														31						

April							May							June						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3 *	4	5	6				1 *	2	3	4							1
	A	B	C	D	E	E				E	F	A	A							C
7	8	9	10	11 ♦	12 \$	13	5	6	7	8	9 ♦	10 \$	11	2	3	4	5 *	6	7 \$	8
	F	A	B	C	D	D		B	C	D	E	F	F		D	E	F	A	B	B
14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13 ♦	14	15
	E	F	A	B	C	C		A	B	C	D	E	E		C	D	E	F	A	A
21	22	23	24	25	26 \$	27	19	20	21	22	23	24 \$	25	16	17	18	19	20	21 \$	22
	D	E	F	A	B	B		F	A	B	C	D	D		B	C	D	E	F	F
28	29	30					26	27	28	29 *	30	31		23	24	25	26	27	28	29
	C	D						E	F	A	B	C		30	A	B	C	D	E	E

July						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 F	2 A	3★ B	4 C	5\$ D	6 D
7	8 E	9 F	10 A	11♦ B	12 C	13 C
14	15 D	16 E	17 F	18 A	19\$ B	20 B
21	22 C	23 D	24 E	25 F	26 A	27 A
28	29 B	30 C	31★ D			

August						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 E	2\$ F	3 F
4	5A	6B	7C	8♦	9E	10E
NATIONAL CONVENTION						
11	12 F	13 A	14 B	15 C	16\$ D	17 D
18	19 E	20 F	21 A	22 B	23 C	24 C
25	26 D	27 E	28 F	29 A	30\$ B	31 B

September						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2 C	3 D	4★ E	5 F	6 A	7 A
8	9 B	10 C	11 D	12♦ E	13\$ F	14 F
15	16 A	17 B	18 C	19 D	20 E	21 E
22	23 F	24 A	25 B	26 C	27\$ D	28 D
29	30 E					

October						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1 F	2★ A	3 B	4 C	5 C
6	7 D	8 E	9 F	10♦ A	11\$ B	12 B
13	14 C	15 D	16 E	17 F	18 A	19 A
20	21 B	22 C	23 D	24 E	25\$ F	26 F
27	28 A	29 B	30 C	31 D		

November						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1 E	2 E
3	4 F	5 A	6★ B	7 C	8\$ D	9 D
10	11 E	12 F	13 A	14♦ B	15 C	16 C
17	18 D	19 E	20 F	21 A	22\$ B	23 B
24	25 C	26 D	27 E	28 F	29 A	30 A

December						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2 B	3 C	4★ D	5 E	6\$ F	7 F
8	9 A	10 B	11 C	12♦ D	13 E	14 E
15	16 F	17 A	18 B	19 C	20\$ D	21 D
22	23 E	24 F	25 A	26 B	27 C	28 C
29	30 D	31 E				



USPS Holiday



CCA Holiday



Branch Meetings



Paydays



Y.O.P.C

2024 Leave Year: Jan. 14, 2024 - Jan. 11, 2025. 2024 Annual Leave will be credited on Jan. 19, 2024 pay date

December Exclusionary Period: December 7, 2024 - January 3, 2025 (PP 26 and PP 01)

**2023 Federal Employee Health Benefit Open Season Dates**  
**November 13, 2023 through December 11, 2023**

## *NALC Health Benefit Plan High Option 2024 Benefits At-A-Glance*

Certain deductibles, copayments and coinsurance amounts do not apply if Medicare is your primary coverage (pays first) for medical services.

BENEFIT	YOU PAY PPO	YOU PAY Non-PPO
<b>Preventive Care</b>		
Annual Routine Physical Exam, age 3 or older	Nothing	35% after \$300 deductible*
Adult Routine Immunizations & Tests	Nothing	35% after \$300 deductible*
Well Child Care (through age 2)	Nothing	35% after \$300 deductible*
Routine Immunizations (through age 21)	Nothing	35% after \$300 deductible*
<b>Inpatient Hospital Care (precertification required)</b>		
Maternity	Nothing	35% after \$450 per admission*
Medical/Surgery		
Room, Board & Other Services & Supplies	\$350 copay per admission	35% after \$450 per admission*
Mental Health/Substance Use Disorder		
Room, Board & Other Services & Supplies	\$350 copay per admission	35% after \$450 per admission*
<b>Outpatient Hospital</b>		
Medical/Surgical	15% after \$300 deductible	35% after \$300 deductible*
Emergency Medical	15% after \$300 deductible	15% after \$300 deductible*
Observation Room	\$350 copay	35% after \$300 deductible*
<b>Chiropractic Care</b>		
Initial office visit and subsequent office visits when rendered same day as a manipulation	\$25 copay	35% after \$300 deductible*
Manipulations (24 per calendar year)	\$25 copay	35% after \$300 deductible*
One set of spinal x-rays annually	15% after \$300 deductible	35% after \$300 deductible*
<b>Physician Care</b>		
Office visits	\$25 copay per visit	35% after \$300 deductible*
Telehealth virtual visit (through NALC HBP Telehealth)	\$10 copay per visit	All charges
X-rays, other diagnostic services	15% after \$300 deductible	35% after \$300 deductible*
Laboratory Services		
LabCorp or Quest Diagnostics	Nothing	
Other lab facility	15% after \$300 deductible	35% after \$300 deductible*
Maternity Care (complete)	Nothing	35% after \$300 deductible*
Accidental Injury	Nothing within 72 hours	Any amount over the Plan allowance within 72 hours
Surgery	15%	35% after \$300 deductible*
<b>Mental Health and Substance Use Disorder</b>		
Office visit	\$25 copay per visit	35% after \$300 deductible*
Telemental visit	\$10 copay per visit	35% after \$300 deductible*
Other diagnostic services	15% after \$300 deductible	35% after \$300 deductible*
LabCorp or Quest Diagnostics	Nothing	
Other lab facility	15% after \$300 deductible	35% after \$300 deductible*



Dental  
 Accidental dental injury (to a sound natural tooth)      15% within 72 hours      35% after \$300 deductible within 72 hours\*

Prescription Drugs	<u>Network</u>	<u>Non-Network</u>
Retail Pharmacy 1st and 2nd fill	20% of generic cost (10% of cost for asthma, diabetes, & hypertension)	Full cost at time of purchase - 50%*
There is a 30-day plus one refill limit at local retail.	30% of Formulary brand cost / 50% of Non-formulary brand cost	

Mail Order Program	
60-day supply	\$10 generic / \$60 Formulary brand / \$84 Non-formulary brand
90-day supply	\$15 generic / \$90 Formulary brand / \$125 Non-formulary brand (\$8 generic / \$50 Formulary brand / \$70 Non-formulary brand for asthma, diabetes & hypertension)



**This Open Season, consider joining the NALC Health Benefit Plan, a not for profit Health Plan by Letter Carriers and for Letter Carriers with 70 years experience serving members. Great rates for great service with wellness rewards and much more. Check out YOUR Health Plan. 2024 rates below.**

Type of Enrollment	Enrollment Code	Premium Rate			
		Biweekly		Monthly	
		Gov't Share	Your Share	Gov't Share	Your Share
High Option Self Only	321	\$271.43	\$109.41	\$588.10	\$237.05
High Option Self Plus One	323	\$586.50	\$255.86	\$1,270.75	\$554.36
High Option Self and Family	322	\$646.18	\$221.79	\$1,400.06	\$480.54
CDHP Option Self Only	324	\$165.77	\$55.26	\$359.18	\$119.72
CDHP Option Self Plus One	326	\$371.90	\$123.96	\$805.77	\$268.59
CDHP Option Self and Family	325	\$402.56	\$134.19	\$872.22	\$290.74

Michael	Beeler
Glen	Brashears
Loraine	Bresett
Richard	Briede
Carl	Brinck
Mike	Brooks Sr
Danny	Butler
Steve	Cassini
Kenneth	Chancey
Ronald	Chapman
Janice	Eischen
Roger	Flener
Michael	Holzinger
Kenneth	Horn
David	Hutchison
Grady	Jobe, Jr.
Michael	Kleintank
Gary	Kohne
David	Lenahan
Jim	O'Hara Jr
Kenneth	Pflanz
John	Ryan
Richard	Schloemer
Larry	Searle
Patrick	Shay
Henderson	Smith
Matthew	Steenken
James	Velosky

**November Retiree Birthdays**

**October Membership Meeting**  
**Raffle Winner**  
**Split the Pot -**  
**Diana Enwright**

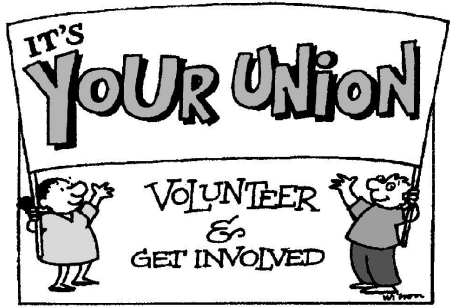


**November Gold Carders**

William	Bohlander
John	Brotherton
C.(Moe)	Burkhart
Gary	Clore
Robert	Douglass
Michael	Ehlinger
Thomas	Feist
Robert	Mangold
Alfonso	Marmora
Paul	Mason
Ronald	Nicholas
Timothy	Ridder
George	Taylor
Larry	Wells

**October YOPC Attendees**  
Deborah Bryant  
Sue Egbers  
Diana Enwright  
Jerry Giesting  
Art Holt  
Burt Hughes  
Dick Keller  
Bill Lipp  
Gerry Mees  
Ken Pflanz  
Robert Wilkinson

Join fellow retirees next month for sharing old times, playing cards and lunch



**Join fellow retirees for lunch**  
**1:00 pm - 1st Monday of each month**  
**December 4th**

**Hebron Grille**  
**1960 Northbend Rd**  
**Hebron, KY 41018**

Call Burt Hughes  
(513) 807-4143

# “Bring your loan HOME”



- ✓ **Receive a \$100 Gas Card! \***
- ✓ **Defer your payments for 90 days!**
- ✓ **We will match or beat your rate! \***

**Transfer an existing loan or credit card balance from another institution and bring your loan home!**

**How can you say no?**

**Stop in or call 513.381.8600 Ext. #3**



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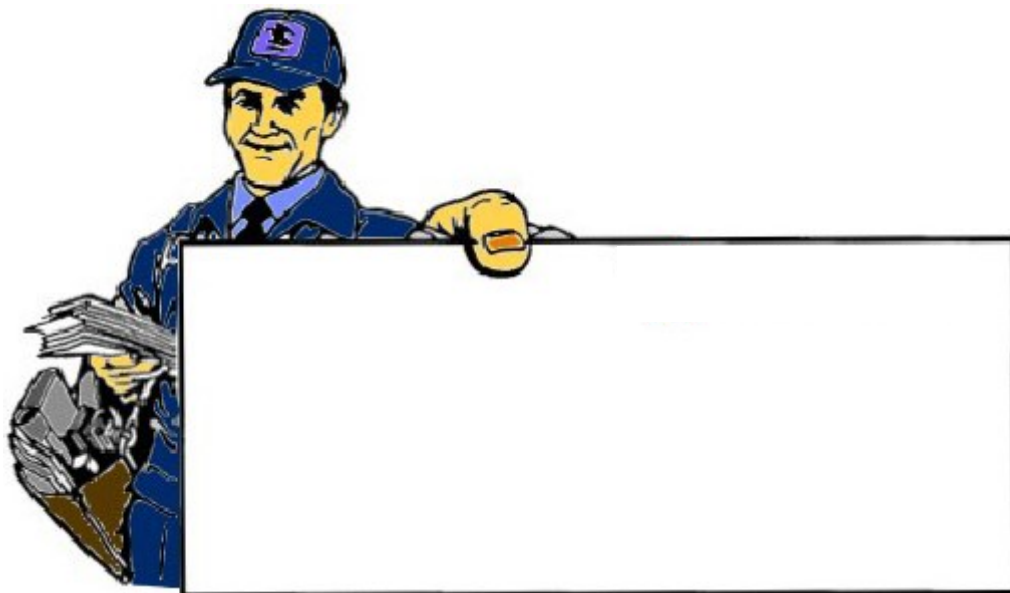
\*Balance must be at least \$10,000 or greater to qualify. For loan balances below \$10,000 only the 90 day deferral will be offered. Member must qualify for the loan under normal underwriting guidelines. Minimum rate floor of this offer is 2.99% APR. Interest will accrue over the 90 day deferral period regardless of balance. Member must be able to provide verification of existing rate. Existing PFCU loans are excluded. This institution is not federally insured. **MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY**

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### Upcoming Events

**Officers Meeting** - Nov. 9th, 6:00 PM

**Branch Meeting** - Nov. 9th, 7:30 PM

**Veteran Holiday** - Saturday, Nov. 11th

**Thanksgiving Holiday** - Thur., Nov. 23rd

**December YOPC** - Wednesday, Dec. 6th

