

Since July 25, 1890

December 2019

NALC Branch 43 Proudly Serving

Amelia - Batavia - Bethel - Blanchester - **Cincinnati** - Cleves - Georgetown Greenfield - Harrison - Hillsboro - Lebanon - Loveland - Mason Middletown - Milford - Monroe - Morrow - New Richmond - Oxford Ripley - South Lebanon - Springboro - Wilmington



Ted Thompson President

From the President's Desk

The branch has been receiving many calls from carriers and stewards on when the penalty overtime exclusion period is. This year, the penalty overtime exclusion period

begins on November 30th and ends on December 27th. If you are not sure what this rule is, or you have questions on your overtime rate of pay contact your steward or the branch office. Once again, this year the branch is collecting toys for Cincinnati Children's Hospital. As the holidays approach many of us are more fortunate than others, please consider donating a toy or money to those children that will be spending their holidays in the hospital. Attached in this newsletter and posted on our branch website is a list of toys and items accepted. The branch will be collecting everything together after our December meeting (12/12/19) and dropping everything collected at the local Cincinnati campus.

As you know, or should know, our last National Agreement expired with the Postal Service on September 20th. Currently we are working without a contract and following all steps necessary to secure one. Until one is achieved, the terms of our current 2016-2019 National Agreement remain in effect. Recently, the NALC and USPS negotiators have reached the end of the 60-day mediation period. The parties remain at impasse. Thus, we are all headed towards interest arbitration. Under current law, both the NALC and USPS will name one arbitrator each and jointly, if possible, select a third neutral arbitrator to serve as the chairperson of the arbitration board. During interest arbitration, both parties will be afforded the right to present evidence

and testimony to the arbitration board. At conclusion of hearings, the arbitration board will then issue a final and binding decision on the contents of our next collective bargaining agreement. President Rolando remains committed to continued efforts of bargaining in good faith but will not delay the interest arbitration process without good cause. Currently there is no good cause to do so. The parties remain divided on numerous key issues.

The NALC wants to phase out the CCA category. A non-career workforce has no place in our craft with today's environment. Nationally there is a 55% attrition rate. Locally, the numbers are comparable. CCA salary, their hours, their benefits and how they are treated is terrible and must be addressed. Thus, the NALC is pushing to phase out the CCA category and reincorporate the PTF category. For those CCA's currently, the NALC is pushing for a maximum time a CCA may work and must be converted to career. Locally, this would address many issues with CCA's serving for an extended period of time in our associate office's.

The NALC wants fair general wage increases that rewards carriers for their hard work. This would also help attract and maintain a quality workforce. There are over 100,000 letter carriers nationally who have reached Step O. Once Step O is reached after 12.5 years, letter carriers max out in salary. The NALC is pushing for an additional step in pay beyond Step O. As for cost of living adjustments (COLA's), the NALC simply wants to continue them.

The NALC wants a serious Joint Safety Program. A program which involves letter carriers on full time safety assignments. Whether the safety issues involve the heat or cold, park points or worksite issues- we want someone from our side there to address them. The NALC also has several initiatives built into con-

Page 2 December News & Views



NEWS & VIEWS

Volume 130, Number 12 Published Monthly by: Queen City Letter Carriers NALC Branch 43 4100 Colerain Avenue Cincinnati, Ohio 45223-2684

www.branch43.org Phone: 513-542-6400 Fax: 513-542-0043

Board of Officers

President / Editor: Ted Thompson
Vice President: Patrick Dougherty
Financial Secretary: Burt Hughes
Recording Sec: Sue Egbers
Treasurer: Connie Griffieth
H.B.R. / M.B.A.: Jim Metz
Sgt.-At-Arms: Mike Mize
Comp. Officer: Tom Roos
Dir. of Retirees: Gerald Giesting
Dir. of Legislative & Political Affairs:
Matthew Bauer

President Emeritus: Gary Gabbard President Emeritus: Gerald Giesting President Emeritus: David Kennedy

Trustees:

Denny Doud, Dave Durbin, Diana Enwright, Skip Grant, Randy Utz

A.F.L.- C.I.O. Delegates:

Exec. Council— Lamont Seaborough Brian Bailey, Kevin Hensley & Chris Rhea

EDITOR'S 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

Printed in House

President cont.

tract. These initiatives would involve city delivery, uniforms, route adjustments and workroom floor issues. For the route adjustment initiatives, the NALC is seeking fair and equitable evaluations and adjustments of carrier routes. For the workroom floor initiatives, the NALC is seeking a program involving full time letter carriers to assess and then address the toxic environment on the workroom floor. While going through negotiations to attempting to address the above issues, the NALC is simultaneously addressing Postal Service finances and legislation with congress.

The Postal Service recently posted an \$8.8 billion dollar loss for fiscal year 2019. While this is and should be extremely alarming, I want you to understand this is largely the result of external factors and not the normal operations and costs of the agency itself. More than half of this loss stems from the manufactured mandate that the USPS pre-fund future retiree health benefits decades in advance as part of the erroneous 2006 Postal Enhancement and Accountability Act passed into law. Large portions of the remainder reported loss is explained by historically low interest rates that have resulted in huge noncash actuarial adjustments to the Postal Service's projected liabilities for future workers' compensation costs and pension benefits. Under accounting rules, the adjustment of future liabilities results in increased expenses in 2019, even though actual workers' compensation cash expenditures for the year declined and the agency's pension funds remain well funded. Cumulatively, excluding these prefunding expenses required by law, workers' compensation adjustments and retiree amortization costs, the Postal Services revenue from the sale of postage far exceeded the costs of processing and delivering the mail by almost \$600 million. This revenue also does not take into account monies

that could have been earned had the Postal Regulatory Commission (PRC) not rolled-back postage rates. This roll-back costs the Postal Service \$2 billion annually. Regulatory and legislative action is needed to address the financial burdens of our employer.

House Resolution 2382 (USPS Fairness Act) would repeal the prefunding mandate and help fix this manufactured financial crisis. Currently, there are 289 bipartisan co-sponsors on this bill. While this is the majority of the House, we are one shy from the 290 which would require a full floor vote of the House of Representatives. While this is our main and most important push legislatively wise, we are also seeking congress to let the Postal Service invest the massive retirement funds we already have outside of the current low-yielding Treasury Bonds. Regulatory wise, the PRC needs to complete its review of the postage rate-setting system and allow the Postal Service the flexibility to adjust rates outside rates defined in the Consumer Price Index (CPI). I must note, that all of this is also being done at a time when the Postmaster General is leaving, and the Board of Governors is operating under an oppressive administration to labor and the Postal Service. All the above leaves us with many uncertainties and challenges ahead in 2020. While the NALC will stay vigilant in its fight to secure a fair contract, advance positive legislation and address regulatory necessities, I ask each one of you to help in that task how you can. If you're unsure what you can do to help, please talk to your steward or call the branch office. Union representatives alone will not succeed in all these tasks. We need the help of the membership! Step up, help secure your future.

I also want to take a moment here to thank you for everything you do for our employer and this local. While you're working long hours in hard conditions, your work is appreciated. This



Pat Dougherty Vice President

From the Vice President

Maximum Hours---12 Hour Limit

On November 12, 2019 there were many stations in the city and associate offices that had carriers working over 12

hours in a service day. On October 19, 1988 the national parties signed the following Memorandum of Understanding (M-00859): The parties agree that except for December, full-time employees are prohibited from working more than 12 hours in a single workday or 60 hours within a service week. In those limited instances where this provision is or has been violated and a timely grievance filed, full-time employees will be compensated at an additional premium of 50 percent of the base hourly straight time rate for those hours worked beyond the 12- or 60-hour limitation. The employment of this remedy shall not be construed as an agreement by the parties that the employer may exceed the 12- and 60-hour limitation with impunity.

The overtime limits in Article 8.5.G apply only to full-time regular and full-time flexible employees. However, Section 432.32 of the Employee and Labor Relations Manual (ELM) provides the following rule that applies to all employees:

Except as designated in labor agreements for bargaining unit employees or in emergency situations as determined by the PMG (or designee), employees may not be required to work more than 12 hours in 1 service day. In addition, the total hours of daily service, including scheduled work hours, overtime, and mealtime, may not be extended over a period longer than 12 consecutive hours. Postmasters, Postal Inspectors, and exempt employees are excluded from these provisions. Because this language limits total daily service hours, including work and mealtime, to 12 hours, an employee is effectively limited to 11.5 hours per service day of work plus a 30 minute meal. However, the ELM also permits the collective bargaining agreement to create exceptions to this general rule.

The only exception to this rule in the NALC National Agreement is for full-time employees on the Overtime Desired List or "Work Assignment" list who, in accordance with Article 8.5.G, "may be required to work up to 12 hours in a day." Since

"work" within the meaning of Article 8.5.G does not include mealtime, the "total hours of daily service" for carriers on the Overtime Desired List may extend over a period of 12.5 consecutive hours. This exception does not apply to full-time employees who are not on the Overtime Desired List or Work Assignment List.

The application of the ELM Section 432.32 to CCAs is addressed by the parties joint Questions and Answers 2011 USPS/NALC National Agreement, dated March 6, 2014. The complete joint Q&As are found on JCAM pages 7-20 through 7-30. Questions and Answers 2011 USPS/NALC National Agreement # 21) Is there a limit on the number of hours CCAs may be scheduled on a workday? Yes, CCAs are covered by Section 432.32 of the ELM, which states: Except as designated in labor agreements for bargaining unit employees or in emergency situations as determined by the PMG (or designee), employees may not be required to work more than 12 hours in 1 service day. In addition, the total hours of daily service, including scheduled work hours, overtime, and mealtime, may not be extended over a period longer than 12 consecutive hours. Postmasters, Postal Inspectors, and exempt employees are excluded from these provisions.

So, in recap, the Overtime Desired List and "Work Assignment" carriers can work 12.5 consecutive hours for a total of 12 working hours in a service day. The full-time carriers on 8 hours only and CCAs may not work longer than 12 consecutive hours or 11.5 working hours in a service day.

Steward Elections

By the time you get the News and Views, we will know who the stewards are going to be for the next two years. For all the new and returning stewards I would like to thank you for stepping up and representing your fellow members in your stations. For all the members out there, I would ask that you give your full support to your steward. They have the most difficult and the most important jobs in the union and they will need the help and support of the members to keep the NALC strong.

In closing, I would like to wish each of you a Merry Christmas and a Happy New Year. We face a lot of challenges ahead, but I believe that if we stick together, we can accomplish anything.

In solidarity, Pat Dougherty Page 4 December News & Views

STEWARD'S CORNER



Dave Utz Formal A Rep

Unlon

We are both U and I in the NALC together. What I need from you is communication. If you think a violation of the contract has happened U need to notify your steward or call the hall. If management interviews you for possible discipline, then U need to request a steward. When management issues discipline to U or a

fellow carrier, then U need to sign and date the discipline and request to see a steward. Signing a discipline means nothing, it does not mean guilt, or that you agree with the discipline, rather it simply acknowledges receipt of the discipline. We have 14 days to file a grievance from occurrence of the issue. Branch 43's Local Agreement provides that carrier's will be given 5 minutes with their steward on the same tour of duty when requested. A steward must be provided, if a steward is not at the station, carrier's will be permitted to call the hall.

The steward does not know when discipline has been issued, U must tell them. Both myself and the other steward at Murray were on vacation the same week. Management issued a LOW, 7-day Suspension and a Removal, none of the carriers said anything. Lucky for them a great steward from the Taft Post Office was sent to Murray to represent them and forwarded the interviews to the hall. Skip called myself and Casey to check on if discipline was issued and that day we talked to all 3 of the carriers and initiated grievances. None of them took the first step by asking to see a steward or providing the discipline. The point is U need to take responsibility. Why am I more concerned about your discipline? If U don't care about having discipline in your file don't request a steward. U keep the discipline for 2 years.

U must look out for yourself, fill 3996 out in the morning and yes, I know supervisor disapproves them, request a copy. U call or send a text on scanner at 2:30 and say still not going to make it, "What are my instructions." U are paid to deliver the mail, let management make the decisions on how. Carriers are smart enough to make decisions but then what would the stupidvisor do all day.

The USPS is hiring 60 CCA's now; great plan. It's so easy to train and teach CCA's at the busiest time of the year. They set CCA's up to fail, that's why the USPS retains about 40% of the CCA's hired.

In the current NALC contract negotiations, we want a change for all CCA's, and I think it will happen.

In closing I am happy to represent U and will work hard for all Branch 43 carriers. But it's great when U stand up for each other, there is power in numbers and we have the numbers. I wish all Merry Christmas and Happy New Year.

Fraternally, David Utz



Mike Mize Formal A Rep

Prepare for Winter

Winter is coming. I think I heard that somewhere before, but as I write this the temperature has dropped with wind chills in the 20's and 30's that started in October. Not a good day for the letter carrier. Just a few months ago we were dealing with temperatures around 90 degrees. It's true that in Ohio you can see all four seasons

in one day. Winter brings its own set of challenges for a letter carrier. In the past, in this city, we have had cold weather injuries like frost bite. You must know the signs and be prepared.

What are the signs of frostbite?

Frostbite is when skin and underlying tissues freeze after being exposed to very cold temperatures. The areas most likely to be affected are the fingers, toes, ears, cheeks and chin. Early signs of frostbite are a numb, pale patch of skin, or skin that feels hard or looks waxy. The most common symptoms of frostbite are redness or pain in a skin area, a white or grayishyellow skin area, skin that feels unusually firm or waxy numbness blisters.

How do I give first aid for frostbite?

Check for hypothermia. Get emergency medical help if you suspect hypothermia.

Protect your skin from further damage. If there's any chance the affected areas will freeze again, get out of the cold. Once you're indoors, remove wet clothes and wrap up in a warm blanket.

Remember your safety is your responsibility. Now, along with the cold comes the snow and ice. Ice on painted porches is just one hazard to look out for. Remember you can cut the mail delivery for a safety hazard. It's not worth the risk of a slip and fall that will cause you to be off work for months. You can always deliver the mail tomorrow. There are too many different hazards to go into, so remember your safety is your responsibility.

Steward's Corner cont.

I also wanted to talk about getting to work. In the past we have had some heavy snow falls. If a level three snow emergency is called, we are not considered essential personnel. You need to make an attempt to come to work, but if there is to much snow and ice, and you can not get to work, you need to turn around and call your supervisor. Let them know what is going on. We have had to file grievances in the past to get carriers paid on days when we could not get to work due to the weather. One of the big factors in winning these grievances is how many other carriers made it to work. If you're new to carrying mail, ask one of the old timers. Not me of course I'm not that old, but some of us have been through a few winters and may be able to give you some ideas. Just remember we want you to go home at night the same way you came into work that morning. Be safe.

Fraternally, Mike Mize Sgt@Arms/ MDA Coordinator



Protecting Workers from Cold Stress

Cold temperatures and increased wind speed (wind chill) cause heat to leave the body more quickly, putting workers at risk of cold stress. Anyone working in the cold may be at risk, e.g., workers in freezers, outdoor agriculture and construction.

Common Types of Cold Stress

Hypothermia

- Normal body temperature (98.6°F) drops to 95°F or less.
- · Mild Symptoms: alert but shivering.
- Moderate to Severe Symptoms: shivering stops; confusion; slurred speech; heart rate/breathing slow; loss of consciousness; death.

Frostbite

- Body tissues freeze, e.g., hands and feet. Can occur at temperatures above freezing, due to wind chill. May result in amputation.
- Symptoms: numbness, reddened skin develops gray/ white patches, feels firm/hard, and may blister.

Trench Foot (also known as Immersion Foot)

- Non-freezing injury to the foot, caused by lengthy exposure to wet and cold environment. Can occur at air temperature as high as 60°F, if feet are constantly wet.
- Symptoms: redness, swelling, numbness, and blisters.

Risk Factors

• Dressing improperly, wet clothing/skin, and exhaustion.

For Prevention, Your Employer Should:

- Train you on cold stress hazards and prevention.
- Provide engineering controls, e.g., radiant heaters.
- Gradually introduce workers to the cold; monitor workers; schedule breaks in warm areas.

For more information:



U.S. Department of Labor www.osha.gov (800) 321-OSHA (6742) OSHA 3156-02R 20



How to Protect Yourself and Others

- · Know the symptoms; monitor yourself and co-workers.
- · Drink warm, sweetened fluids (no alcohol).
- · Dress properly:
 - Layers of loose-fitting, insulating clothes
- Insulated jacket, gloves, and a hat (waterproof, if necessary)
- Insulated and waterproof boots

What to Do When a Worker Suffers from Cold Stress

For Hypothermia:

- · Call 911 immediately in an emergency.
- To prevent further heat loss:
- Move the worker to a warm place.
- Change to dry clothes.
- Cover the body (including the head and neck) with blankets, and with something to block the cold (e.g., tarp, garbage bag). Do not cover the face.
- · If medical help is more than 30 minutes away:
- Give warm, sweetened drinks if alert (no alcohol).
- Apply heat packs to the armpits, sides of chest, neck, and groin. Call 911 for additional rewarming instructions.

For Frostbite:

- Follow the recommendations "For Hypothermia".
- · Do not rub the frostbitten area.
- · Avoid walking on frostbitten feet.
- · Do not apply snow/water. Do not break blisters.
- Loosely cover and protect the area from contact.
- Do not try to rewarm the area unless directed by medical personnel.

For Trench (Immersion) Foot:

 Remove wet shoes/socks; air dry (in warm area); keep affected feet elevated and avoid walking. Get medical attention.

For more information:



U.S. Department of Labor www.osha.gov (800) 321-OSHA (6742) Page 6 **December** News & Views



Cincinnati Children's Gift Wish List

Gift Cards

(Increments of \$5, \$10, \$15)

- Amazon
- Cincinnati Children's Gift Shop
- Gas stations
- Local attractions (i.e. Cincinnati Zoo, Newport Aguarium, Cincinnati Museum Center, Game Works, etc.)
- Local movie theatres
- Hobby Lobby
- Michael's Arts & Crafts
- Target
- Fast food
- Starbucks
- Dunkin' Donuts
- Other Restaurants
- Visa/Mastercard
- Walmart

Infant and Toddler

- Fisher Price Waterfall Soother
- Infant light up musical
- Plastic infant and toddler toys
- Pop-up toys
- Rattles (plastic and vinyl only)
- Sound machines
- Stacking rings Teething rings
- V-Tech toys

Teen

- Advanced craft kits
- Bath and body sets Jewelry sets
- Journals
- Legos
- Lip gloss
- Makeup kits
- Model car or airplane
- Nail polish (bright colors)
- Photo albums
- Sport t-shirts
- Sports team baseball caps

Books

- Board books
- Crossword puzzles/word searches
- Early reader
- Look and find/I Spy
- Spanish-language and other foreign language books
- Teen/young adult

Craft Supplies (latex-free)

- Bead and string
- Ceramic shapes to paint
- Colored pencils
- Coloring books (kid and adult)
- Construction paper
- Craft kits
- Crayons
- Elastic string
- Fabric markets and paints
- Feathers
- Finger paints
- Foam shapes/sheets
- Fuzzy posters
- Glue sticks/bottles Model Magic
- Paper lunch bags
- Paper mache boxes
- Pipe cleaners
- **Pompoms**
- Poster board
- Ribbon
- Scissors
- Sequins
- Stained glass and paint Tissue paper
- Washable markers
- Water color strips
- White pillow cases
- Wooden craft items
- Yarn

Personal Items (brand new)

- Clothing (any size, any item)
- Toiletries (travel size only)

Toys

- Action/superhero figures
- Animal/dinosaur (plastic)
- Barbie[™] and Ken[™] doll clothes
- Blocks and building toys
- Hot Wheels™/Matchbox™ cars
- Kinetic Sand™
- Legos™/Duplos™
- Little People™ characters/animals (Fisher Price)
- Magna Doodles™
- My Little Pony™ figures
- Medical play kits (plastic)
- Multicultural baby dolls (plastic)
- Play-Doh™
- Pretend food and kitchen toys (plastic)
- Thomas & Friends™ trains and sets
- Trucks and cars (plastic)

Games

- Board games
- Card games
- Strategy games
- Puzzles (up to 500 pieces)

Electronics

- Computers (laptops, notepad, iPad)
- DVDs (rated G, PG, PG-13)
- Ear buds
- Headphones
- Portable DVD player
- SanDisk Clip Jam MP3 Player
- Xbox One
- Xbox One games (rated E or T)
- PlayStation 4 games (rated E or T)

Andress
Basley
Butler Jr.
Capal
Castner
Chapel Sr.
Clegg
Copenhaver
Crowley
Dinsmore
Doughman
Ervin
Flugum
Ford
Griffis
Hackney
Hall
Harrison
Hasenzahl
Huesman
Klosterman
Latham
Motley
Nelson
Roberts
Saylor
Schreiber
Sullivan
Tierney
Tisdale
Zeiser

November YOPC Attendees

JR Ford
Jerry Giesting
Burt Hughes
Dick Keller
John Macon
Jaimee McNulty
Jim McNulty
Tony Sciamanna
Robert Wilkinson

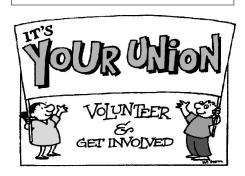
Join fellow retirees next month for sharing old times, playing cards and lunch



Donald	Clay
Donald	Duderstadt
Roger	Frey
James	Gerke
Milton	Keifer Jr.
Richard	Lillis
Euie	Moreland
Patrick	Moyer
Carl	Rooks
Roger	Smith
Gary	Volz



Henry Sandlin Lynum Williams



Join fellow retirees for lunch

1:00 pm - 1st Monday of each month

January 6th

Red Squirrel 8227 Colerain Ave. Cincinnati, OH 45251

> Call Gerry Mees (859) 491-2008 Or Greg Stulz (859) 380-9512

Compare the NALC to others this open season

)ecember Retiree Birthdays

NALC Health Benefit Plan Customer Service

For eligibility, claim and benefit information

1-888-636-NALC (6252)

For additional information visit our website at:

www.nalc.org/depart/hbp

Page 8 December News & Views

13th Annual Robert Keller Veteran - Retiree Breakfast



Sammarco Law Firm LLC

SAMMARCO L A W

Workers Compensation, Wrongful Termination & Personal Injury

Protecting Your Rights



15 East 8th Street Cincinnati, Ohio 45202

(513) 763-7700

Fax (513) 763-7704

On Your Side!

www.SammarcoLegal.com



Roy Tailors Uniform Co.

1905 Dalton Avenue

Cincinnati, Ohio 45214

(513) 621-4787

Serving YOU Since 1958

Union Made with Pride

"Service is the Key to Our Success"

Hamilton County Representatives

Retired Member of Branch 43

Pat Mulvaney (513) 284-1504

Family and Medical Leave Act (FMLA)

Human Resources Share Service Center

1-877-477-3273 Option 5, then Select 6 TTY: 1-866-833-8777

MAILING ADDRESS:

HRSSC FMLA EASTERN

PO Box 970905

Greensboro NC 27497-0905

FAX: 651-456-6041

November Membership Meeting Raffle Winners

Split-the-Pot - Jeff Strong (\$39.00)

MDA– Mike Scott, Jerry Giesting & Mike Winters

Page 10 December News & Views

Motions made at the November Membership Meeting

To dispense with the roll call of Officers and reading of the previous month's minutes.

Carried

To send President and Vice President to Region 11 President's meeting in Lorain, OH December 16-17. **Carried**

To spend up to \$2,000 for a new computer for the Treasurer to include monitor, software and printer. **Carried**

To give YOPC members who have attended at least 6 meetings a \$50 gift card. Carried

To pay the bills. Carried

To adjourn. Carried

President cont.

time of year always brings a little more chaos to delivery units due to mail volume and package increases. Poor staffing can add to the chaos. Every year the members of this branch kick in and find a way to get the job done and I thank you for that. From me and my family to you and yours, I hope you all have a Merry Christmas and Happy New Year!

In Solidarity, Ted Thompson

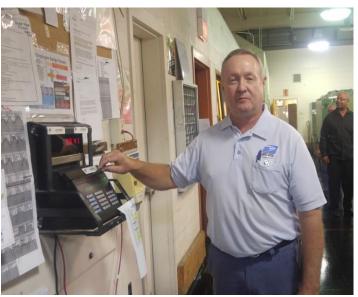


Last Punch Bunch



Mark Hubbard, Sycamore





Greg Meyers, Sycamore

"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



1243 West 8th Street • Cincinnati, OH 45203-1004 • 513-381-8600 1111 East Fifth Street • Dayton, OH 45402-2299 • 937-228-7691 Mail: P.O. Box 14403 • Cincinnati, OH 45250-0403 Toll Free 1-800-265-4527 • www.URmyCU.org

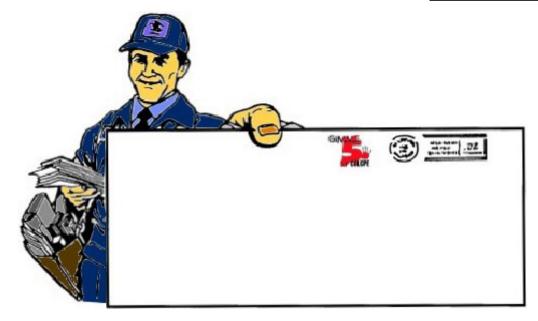
*Balance must be at least \$10,000 or greater to qualify. For loan balances below \$10,000 only the 90 day deferment will be offered. Member must qualify for the loan under normal underwriting guidelines. Minimum rate floor of this offer is 2.99% APR. Interest will accrue over the 90 day deferment period 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

Queen City Letter Carriers

NALC Branch 43 4100 Colerain Avenue Cincinnati, Ohio 45223

"ADDRESS SERVICE REQUESTED"

Non-Profit Org. U.S. POSTAGE **PAID** Cincinnati, Ohio PERMIT No. 6919



Upcoming Events

Officers Meeting - 6:00 pm Dec 12th

Branch Meeting - 7:30 pm Dec 12th

Christmas Day - Wednesday, Dec 25th

January YOPC - Tuesday, Dec 31st

New Years Day - Wednesday, Jan 1st



