



Since July 25, 1890

September 2020

Queen City Letter Carriers - NALC Branch 43 News & Views

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

One can hardly read daily news without mention of the Postal Service. Between a tweet happy president, a divided congress, state governors, county election commissions, local and national media outlets, the Postal Service has become a focus of the nation with many intersecting their opinion based on information or misinformation about the Postal Service. Meanwhile, the Postal Service has implemented changes under the direction of Postmaster Louis DeJoy that have resulted in confusion and mail delays. Combined, the result of all this has been frustrated customers, frustrated postal employees, frustrated political leaders, a frustrated media and a frustrated mailing industry. To address these issues and concerns, Branch 43 recently put out a press release (page 5) and participated in a day of action to save the Postal Service along with Cincinnati APWU local 164, the Cincinnati AFL-CIO, Alicia Reece, Kate Schroder, Aftab Pureval and Charmaine McGuffey. Local media covering the event included channels 5, 9, 12 and 19. While this event popped off with extremely short notice, we were able to get members there and get our message out. Externally, that message largely consisted of member frustration, the politicizing of the Postal Service and the need for financial assistance. Internally, I want to discuss where we are on the political front.

On August 13th the NALC released a statement officially endorsing Joe Biden and Kamala Harris for president and vice president of the United States. The entirety of that statement, along with reasons and additional information can be found at our national web-

site www.nalc.org. While details of our retiree release program are in the works, much of the focus of that program will be member to member outreach with details and information about why this election is important to us as government and postal employees. Moving forward in the coming months the focus of our political messaging will be on the upcoming presidential and congressional elections.

Legislatively, calling for an unprecedented vote concerning the Postal Service, the House of Representatives was called back to Washington on a Saturday during their August recess to bring H.R. 8015 (Delivering for America Act) for a vote. This Act required, "The USPS shall reverse any initiative or action that is causing delay in processing or delivery or non-delivery of mail." Further, this bill appropriates \$25 billion as an additional payment to the Postal Service Fund, of which \$15 million shall be transferred to the USPS Office of Inspector General. Essentially, this bill mandated all operational directives causing mail and parcel delivery delays be rescinded and allocated \$25 billion in funding for the Postal Service. This bill was passed with bipartisan support from Ohio representatives. In Ohio 8 representatives (4 Republican & 4 Democrat) voted in favor, while 7 Republicans voted it down. Of those 7 Republicans who voted it down were local representatives Warren Davidson, Steve Chabot and Brad Wenstrup. During this pandemic, myself and this office, along with our two-branch political liaisons and countless members, have reached out to these congressional representatives with little to no dialogue on their end. Needless to say, I am disappointed to say it politely. However, this bill did pass the House and now sits in the Senate.

For the Senate side, Ohio Democratic Senator Sherrod Brown was quoted as saying, "The Senate needs to get back in session and deal with helping the Postal Service weather the pandemic." Ohio

Continued on following page



NEWS & VIEWS

Volume 131, Number 9
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 Griffith
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— Ted Thompson
Brian Bailey, Kevin Hensley,
Chris Rhea, Lamont Seaborough
& David Utz

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.

Republican Senator Rob Portman said he would not support the House bill as it stands but was in favor of helping the Postal Service through its COVID-related shortfalls. In Kentucky, Republican Senator Rand Paul is against the bill and reported that before he would support any funding since the Postal Service has lost mail volume revenue by over 30% we need to cut 30% of our employees off the payroll. Kentucky Republican Senator Mitch McConnell has this bill sitting on his desk, where realistically, he will let it die in his typical grim reaper fashion. However, there is some bipartisan Senate support for the Feinstein-Collins bill which would also allocate financial assistance to the Postal Service. Legislatively... Stay tuned, and thank you to all the members, along with your family, friends and customers who have reached out to congressional representatives to bring the Postal Service to national attention. Keep it up! While we continue to navigate a new Board of Governors and a polarized political environment, your support and engagement on this front is the foundation to our success and future.



I also would like to provide some operational updates from various postal initiatives. First, managements test of Early Sortation Afternoon Delivery (ESAS) has created numerous contractual issues along with delayed mail. In response to this unilateral initiative, the NALC filed a national level grievance. There has been discussion

nationally with this and as of this writing the Postal Service has committed to halting the ESAS program. Second, Sortation Equipment Reconciliation (SER), the management initiative to reduce casing equipment to one 6-row case, has been indefinitely halted. Our branch did have offices that received notification they were reducing their casing equipment and instructed carriers to mark their edit book appropriately while simultaneously instructing them how many cells their route had to eliminate. Others sent their edit books down to Address Management Systems (AMS) for new labels only to have them returned without labels and notifying them of upcoming case optimizing for city routes. Any carrier currently needing new or updated labels should resubmit. All branch offices were scheduled to have casing equipment reduced by November at the latest. To address this issue the NALC filed a national level grievance. Third, Article 34 time study tests being conducted by outside engineers on carrier casing, national is requesting the Postal Service share that information and discuss the data with us via the joint national city delivery taskforce. Middletown Post Office recently went through this study. I shared the information that I notated from my observations of this study with our national and region office. Regional Administrative Assistant (RAA) David Kennedy and I also went to Middletown for a follow up where Dave asked a series of informational questions to the carriers involved in the study. Fourth, in parts of the country management was pushing for a reduction in carrier park points to no more than 4 per route. National is working toward discussing this via the joint national city delivery taskforce. As for now, if there are any issues with any of these initiatives please contact the branch office.

Starting September 23rd, we are headed towards national interest arbitration for our next contract. There are currently over 50 hearing dates between then and November 20th.

Continued on page 7



Pat Dougherty
Vice President

From the Vice President

Filing a CA-1 for a Traumatic Injury

A traumatic injury is defined as: “A wound or other condition of the body caused by external force, including stress or strain, which is identifiable as to

the time and place of occurrence and member or function of the body affected. The injury must be caused by a specific event or incident or series of events or incidents within a single work day or work shift.” The key to this definition is that an event or events must have occurred during a single workday or work shift.

Step 1: Notifying your supervisor- Immediately notify your supervisor and request a Form CA-1, Federal Employee’s Notice of Traumatic Injury and Claim for Continuation of Pay/Compensation this form must be supplied to employee immediately. If a carrier needs medical treatment than management must provide the Form CA-16, Authorization for Examination and/or Treatment and management must provide it to the carrier within 4 hours. The Form CA-17, Duty Status Report must be provided immediately, and the CA-1 and CA-17 are available at the Department of Labor and Branch 43.org website.

Step 2: The CA-1- Request a CA-1 from your supervisor. The Postal Service is required to provide you the form upon request, which is available on your supervisor’s computer. If you are refused a form, contact your shop steward immediately. Complete the employee portion of the CA-1, do not let a supervisor fill it out for you. Be thorough in describing the cause and nature of the injury. If you cannot describe the cause and nature in the space provided, write them down on a separate piece of paper, placing your name, address, phone number and Employee ID number at the top of the page. Sign and date the extra page and make a copy. At the bottom of the CA-1, question number 15 allows you to choose between Continuation of Pay (COP), or Sick and/or Annual leave. To qualify for COP you must: 1) File your claim within 30 days of the date of injury. 2) Begin losing time within 45 days of the date of injury. 3) Provide medical evidence of your disability, signed by a doctor, within 10 days.

If you elect COP, you will be paid your regular pay for 45 calendar days. You should always elect COP. The first three work days of COP are waiting days

and you must use either sick and/or annual. After the waiting days you will continue to get paid every two weeks as if you were working. Once you have reviewed and signed your CA-1, physically hand the completed CA-1 to your supervisor. Do not leave it on your supervisor’s desk or inbox. The supervisor’s instructions for the CA-1 requires them to give you the signed receipt on page 4 immediately. The CA-1 receipt establishes a record of your injury and the date you filed your claim. If the supervisor does not give you the receipt, ask for your shop steward. Make a copy of the CA-1 page you filed out. You should also request a copy of the completed CA-1 once management has filled out their portion. The Postal Service is required to give the completed CA-1 to you. The Postal Service has 10 working days to submit the CA-1 to the Office of Worker’s Compensation Programs, (OWCP.)

Step 3: Seeking Medical Treatment- You have the right to seek treatment from your own doctor. If the Postal Service insists that you go to their doctor, you must be seen by them, but you do not have to be treated by them. Injured workers should always choose the doctor that treats them. Medical reports must be signed by a doctor. If you are examined by a physician’s assistant or nurse practitioner, ask them to have a doctor review and counter-sign the report. Request a CA-16. The Postal Service is required by law to provide the CA-16 within four hours of your request. If for any reason your supervisor refuses to give you a CA-16, contact your shop steward and call the OSHA Whistleblowers hotline at 1-800-321-6742 to report it. You can use the CA-16 to see the doctor of your choice. If your doctor refers you to a specialist, the CA-16 will also cover those expenses. Review the CA-16 to make sure your supervisor properly fills out sections 8-11 including a signature. Section 12 of the CA-16 should contain OWCP’s address. You also need to request a **CA-17 Duty Status Report** from your supervisor. The Postal Service is responsible for filling out the job requirements on the left (side A) of the CA-17. Your doctor fills out the right (side B) of the CA-17, listing any medical restrictions. Once your doctor has completed the CA-17, make a copy of the completed CA-17 and give one copy to your supervisor. The CA-17 normally provides enough medical evidence for the Postal Service to make you a job offer and entitle you to COP. The Postal Service has 10 business days to send your CA-1 claim to OWCP, OWCP will send you a notification including your claim number within a month. If you do not receive a notice from OWCP that your claim has been received, contact your shop steward or National Business Agent’s office. Note: Your

Save the Post Office





Branch 43

AFL-CIO

Ted N. Thompson
President

Patrick M. Dougherty
Vice President

NATIONAL
ASSOCIATION OF
LETTER
CARRIERS

Statement from NALC Branch 43 on Service Issues

Branch 43 of the National Association of Letter Carriers (NALC) thanks all Greater Cincinnatians for their long-term support and appreciation of the service our members provide to homes and businesses throughout the community. Letter carriers value their relationship with the public and take great pride in serving their customers.

As they risk their health each day along with other front-line essential workers, letter carriers have become angry, frustrated and embarrassed by various Postal Service management initiatives that have resulted in delayed mail and parcels.

The Postal Service must provide reliable service to postal customers, particularly during the current pandemic when our role is more essential than ever. We will continue our engagement with Postal Service management and Congress as we work through a transition in USPS governance, the effects of COVID-19 and the consequent need for financial relief.

We are confident that there won't be any issues with Vote by Mail. However, we encourage you to get your ballots in as early as possible. Hamilton County Board of Elections will begin mailing Absentee/Vote by Mail ballots on October 6th. Again, we are confident you will be fine with Vote by Mail.

We appreciate the patience, support and continued confidence of the American people. We just ask for everyone's support for the Postal Service to get stimulus relief from the Senate.

We want to thank all members of the United States House of Representatives around the country who recently took a stand for the postal employees they represent, their constituents and the Postal Service with the passage of the Delivering for America Act.

Again, we want to thank the public for their continued support of letter carriers and the Postal Service.

4100 Colerain Avenue - Cincinnati, Ohio 45223-2684

Phone: 513.542.6400 - Fax: 513.542.0043 - Email: branch43@branch43.org - www.branch43.org

STEWARD'S CORNER



Denny Doud
NALC DRT Rep

Before requiring full-time regular letter carriers who are not on the Overtime Desired List (ODL) to work overtime on an employee's own route on one of their regularly scheduled days, management must seek to use auxiliary assistance, when available, rather than requiring the employee to work mandatory overtime. What is known as the **letter carrier paragraph**, found on

page 8-14 of the 2014 NALC-USPS Joint Contract Administration Manual (JCAM), explains this as such: In the Letter Carrier Craft, where management determines that overtime or auxiliary assistance is needed on an employee's route on one of the employee's regularly scheduled days and the employee is not on the overtime desired list, the employer will seek to utilize auxiliary assistance, when available, rather than requiring the employee to work mandatory overtime.

A memorandum of understanding signed Dec. 20, 1988 (M-00884 in the NALC Materials Reference System), further explained the requirement to seek to use auxiliary assistance before requiring letter carriers not on the ODL or Work Assignment List to work overtime on their own route on a regularly scheduled day. Management must seek to use all the following to provide auxiliary assistance:

- 1) Part-time flexibles (PTFs) at the straight time or regular overtime rate.
- 2) City carrier assistant (CCA) employees at the straight time or regular overtime rate.
- 3) Available full-time regular employees, such as unassigned or reserve regulars at the straight time rate.
- 4) Full-time carriers from the Overtime Desired List at the regular overtime rate.

To establish a pattern that non-ODL carriers consistently are forced to work, grievances should be filed daily. Each grievance should refer to prior grievances filed protesting previously mandated overtime. This will assist in showing that your grievance is not an isolated violation but rather an ongoing problem.

Remember, the intent of Article 8 is to protect employees who do not wish to work overtime. Article 8.5.A gives letter carriers the right to sign the ODL before each quarter begins. If a letter carrier chooses to sign the ODL they have a choice as to whether to sign the regular ODL or the work assignment ODL. When a letter carrier signs the regular ODL, they are obligated to work up to 12 hours per day and 60 hours

per week. Article 8.5.C.2 provides that when the need for overtime during the quarter arises, letter carriers on the ODL will be selected to perform the work. Therefore, an ODL letter carrier is available to work overtime on both regularly scheduled days and nonscheduled days. ODL letter carriers also have a right to work overtime before non-ODL letter carriers are assigned to work overtime except in a few limited situations. None of those situations are present in this case.

Letter carriers who sign the work assignment ODL are obligated to work up to 12 hours on their own assignment on their regularly scheduled days. When it comes to working overtime off their assignment or on their non-scheduled days, Work assignment ODL letter carriers are the same as non-ODL letter carriers. When non-ODL letter carriers are forced to work overtime on and off their assignments and/or work assignment letter carriers are forced to work overtime off their assignments when ODL letter carriers are available to work, a contract violation occurs causing harm to each group of letter carriers. ODL letter carriers lose their bargained right to earn extra money and letter carriers forced to perform overtime work lose time outside of the workplace that they bargained to have.

Remember if you are given a pivot and cannot do it in the assigned time you are required to fill out a PS Form 3996 and submit it to your supervisor and/or call by 3:00pm and notify management. You also want to request a copy be returned to you for your records. The next day when you come into work ask to see your steward and inform them you were required to work forced overtime and want to file a grievance. The steward will request the proper documentation and investigate to ensure management either abided by the contract or violated it and will take the necessary steps to get your grievance filed. As always if you are unsure ask your steward or call the union office.

In Solidarity,
Denny Doud

Vice President cont.

medical records are protected by the Privacy Act. Except for the CA-17, the Postal Service is not entitled to your personal medical records.

Step 4: Once your claim has been filed- OWCP's goal is to return each disabled employee to work as soon as he or she is medically able. Thoroughly explain your work duties to your doctor. Delivering mail is physically demanding work and returning to work before you have properly healed can lead to debilitating, life-long injuries. Take a CA-

Continued on following page

Vice President cont.

17 to every medical appointment and provide a copy of the completed form to your supervisor. The Postal Service has an obligation to offer you work within your restrictions and the completed CA-17 must be provided to the Postal Service to determine if there is work available within your restrictions. **Never refuse a job offer.** Refusing a job offer can lead to termination of your benefits. If the Postal Service offers you work and compels you to either accept or refuse a job offer, always accept the job offer. If you are uncertain if you can perform all the duties of the job, write “under protest” next to your signature. You have the right to take the job offer to your doctor. If your doctor believes the job offer exceeds your limitations, he or she must write a medical narrative listing the specific duties you cannot perform. Your doctor should send medical reports directly to OWCP. You can also upload medical reports into your claim file via **ECOMP**. Your medical reports are protected by the Privacy Act and should be sent directly to OWCP, not the Postal Service. The Postal Service is prohibited from calling your doctor. Any contact with your doctor must be in writing, and the Postal Service is required to send you a copy of the letter, and your doctor’s response.

Step 5: Once you have filed your claim, OWCP has three options: 1) Request more information- OWCP will notify you if your case lacks enough information to decide your case. They will send you a development letter requesting more information listing a series of questions for both you and your doctor to answer. These letters always give you exactly 30 days from the date on the letter to respond. 2) Accept the claim- OWCP will send you a letter accepting your claim, listing the accepted conditions and a “Now That Your Claim Has Been Accepted” attachment that includes tools for managing your claim. Read the attachment carefully and keep it handy as it has important information you can reference regarding your claim. If you are on COP and it appears you will not return to work after 45 days, the Postal Service is required to provide you with form CA-7 to request wage-loss compensation after 30 days. The CA-7 comes with instructions on how to properly fill it out and submit it. If you do not receive a CA-7 from the Postal Service, request one from your supervisor or print one off Branch43.org. Submit the completed CA-7 every two weeks to your supervisor or district Health Resource Management, HRM office. Send a written request for a copy of the completed CA-7, including management’s portion every time you submit it to HRM. The Postal Service has five working days to complete their portion of the CA-7 and send it to OWCP. Keep a copy of every CA-7

for your file.

3) Deny the Claim- If OWCP denies your claim, they will normally list the basis for the decision. Along with the denial, OWCP will give you a list of your appeal rights. Each venue has specific time limits that are absolute. In order to successfully appeal a denial, you must address OWCP’s reasons for the denial. It often involves further medical documentation and new medical opinions from your doctor or a specialist. Branch 43 is extremely lucky to have retired letter carrier Tom Roos who is an expert at filing claims and appealing denied claims for injured carriers. Thanks, Tom Roos, for your dedication and hard work for the members of Branch 43!

In Solidarity,
Patrick Dougherty

President cont.

Negotiations are still in place, but all reports and discussions show we are ready. One note of interest is Customer Connect just recently passed the \$3 billion dollar mark since inception. I am woefully aware of many issues with this program, but this is something that grows the business and we use during collective bargaining/interest arbitration. This is our program, and we are proud to show the Postal Service or an arbitrator what we have done to fight for revenue for our company. Anyone with interest in becoming involved in customer connect, whether you want general information on the program or are interested in becoming a coordinator for your office, please contact me.

The Ohio State Association of Letter Carriers recently voted to move the 2021 Ohio State Convention from the DoubleTree to the Hilton. This also changed the dates of next years convention in Cleveland to July 21st – 25th. Within the branch we are at the end of the month and I hope we had a good month of donations for the Free-Store Foodbank here in Cincinnati. I will share results as they become available. Finally, I am happy to report that after much discussion with the officers of Branch 43, the stewards, delegates and many members, we will be starting our membership meetings. There is much to go over since our last meeting in March and financial issues to discuss. To make sure all members receive this information on time, we will not be opening up general membership meetings until October. There will be an officer meeting in September but not a membership meeting. Opening membership meetings (October) during a pandemic also requires doing so

Continued on following page

Motions made at the August Officer Meeting



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

Carried

To accept financial reports and pay the bills.

Carried

Branch donate \$500 to FreeStore Foodbank.

Carried

Branch purchase 100 facemasks to sell for \$5 with proceeds going to MDA.

Failed

To adjourn. **Carried**

President cont.

safely and responsibly. Masks will be required by all in attendance. Masks must be worn at all times unless eating or drinking. You must also supply your own mask; they will not be provided at the door. Social distancing must be maintained. To help achieve this, the hall may have a different look with table configuration and chair setup. Branch meetings are an extremely important component to running a labor union and I ask all those in attendance to please act responsibly so that business can be conducted. I look forward to returning to membership meetings and hope to see you there.

Fraternally,
Ted Thompson

Last Punch Bunch



Greg Wagner- Anderson



Terry Burke- Westwood

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

AJS@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 Representative

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

September Membership Meeting is cancelled

**Raffles will continue at the October
Membership Meeting**

Baker	Stephanie
Basler	Robert
Behrmann	Greg
Bennett	William
Berling	Gary
Brauer	Gregory
Conner	James
Conway	John
DeWeese	Susan
Durrett	Ronald
Egbers	Suzanne
Gavin	Robert
Gibbs	Keith
Guidugli	Rhonda
Hamberg	Thomas
Henderson	Loretta
Holt	Steven
Hudson	Dennis
Hughes	Burton
Jansen	Mark
Joy	Karen
Kemper	Billy
Kirchgessner	Fred
Kramer	Daniel
Livengood	Tony
Mahlenkamp	Jerome
Maifield	Randolph
Mangham	Roy
Miller Jr.	James
Nelson	Donna
Nuss	Patricia
Raybourne	Richard
Roberts Jr.	Leroy
Selmeyer	Dennis
Singleton	Raymond
Stulz	Gregory
Titus	Darel
Vandervort	William
Walsh	Daniel

September Retiree Birthdays

**August YOPC
Attendees**

- Deborah Bryant
- Diana Enwright
- JR Ford
- Art Holt
- Dick Keller
- John Macon
- Gerry Mees
- Robert Wilkinson

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



**September Gold
Carders**

- | | |
|-------------|---------|
| Becker | Bernard |
| Bedford | Jerry |
| Christopfel | Michael |
| Dwyer | Thomas |
| McGraw | Frank |
| Mitchell | Herbert |
| Neff | Harold |
| Paoello | Thomas |
| Schweppe | Charles |
| Stoy | William |
| Welch | Edward |



**Robert Caldwell
Carl Obermeyer**

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

October 5th
Barleycorn's
1073 Industrial Road
Cold Spring, KY
41076

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

“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

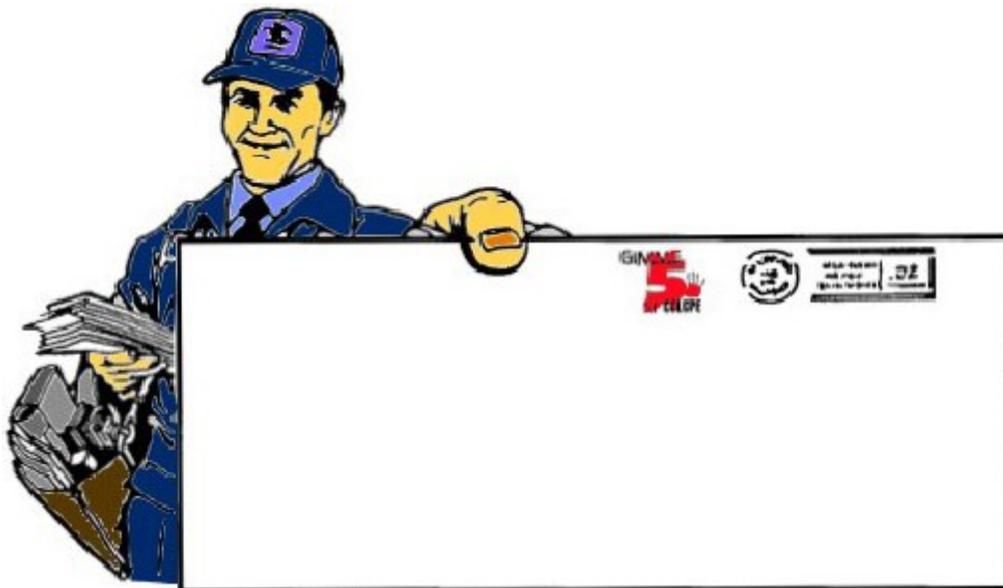
*Balance must be at least \$10,000 or greater to qualify. For loan balances below \$10,000 only the 90 day deferment will be offered. Member must qualify for the loan under normal underwriting guidelines. Minimum rate floor of this offer is 2.99% APR. Interest will accrue over the 90 day deferment period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

- Labor Day Holiday - Monday, Sept. 7th**
- Officers Meeting - Sept. 10th, 6:00 PM**
- Branch Meeting - Cancelled**
- October YOPC - Wednesday, Sept. 30th**

