President's Report

By Becky Livingston

want to make sure that everyone understands and knows the importance of the work that you do every day. There has not been a lot of appreciation being shown to you on the workroom floor over the last several months, but please remember the country stands with you. There has been a huge show of support for the Postal Service.

The Postal Service has been front and center this year for several very important reasons. In a report from the Office of Inspector General they have stated that the United States Postal Service is a vital part of the nation's emergency response structure and ensures that mail operations — a lifeline for impacted communities needing ac-

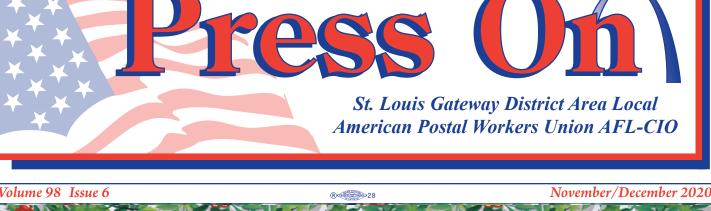
cess to medications and essential items - are restored after an emergency or natural disaster. The Postal Service and the Post Office Department before it, have supported the American public during crises since the early days of the republic, from distributing the smallpox vaccine in the early 1800s to delivery of essential items during the ongoing COVID-19 pandemic. The Postal Service continues to support the American public during the ongoing COVID-19 pandemic, even as the outbreak affects postal operations. The Postal Service has delivered essential items like prescriptions, unemployment benefits, stimulus payments, personal protective equipment, and coronavirus test kits. The Postal Service also has been the main provider for the surge in e-commerce as more customers buy household goods online. Ensuring the continuation of mail service during this challenging time is helping to keep the American public safe, secure and protected.

The Postal Service has certainly been put to the test over the last seven months in regards to everything from COVID-19 related volumes of mail, the intentional delay of mail

tactics implemented by Postmaster General Louis DeJoy, to the mail processing of vote-by-mail and absentee ballots that are crucial to our elections.

Season's Greetings





Voting by mail dates back to America's earliest years. Showing up in person to cast one's ballot on election day has always been the standard way of exercising that fundamental right. But over the centuries, voting by mail has become an attractive alternative for many — thanks in large part to the influence of wartime necessity and now the COVID-19 pandemic. The United States Postal Service and the unions joined together to form a task force to make sure that the ballots were correctly processed and delivered timely to the election boards so the country's voices are heard. I would like to thank everyone for all of their hard work during this election year. As far as I was concerned all postal employees were part of the task force. You have been processing mail-in ballots for decades.

The only difference this year is that the Postal Service has been in the news for a lot of things the craft employees have no control over. The Postal Service made the decision to not fill vacancies and create full-time bids from all available work hours. The number of overtime hours that are being used right now are due to management's actions or really their inactions. Unfortunately, the craft employees are the ones being adversely affected. There are full-time regulars and PSEs who are working over 80 hours per week. There are grievances being generated because craft employees are being denied lunches and breaks because there is no relief clerk available. Once again, this is a management created issue.

COVID-19 has created staffing issues, but these issues were front and center long before the pandemic. If you are working more than 12 hours in a day or 60 hours in a week, that is a violation and a grievance needs to be filed to receive an additional 50% premium for all hours worked over 12/60 hours. The union's job is to protect jobs. If you are working 80 hours a week, every week, that is one less full-time job with good paying wages and benefits that we can have posted for employees to bid or have PSEs converted. This is just one example of the grievances that are being filed right now.

By now you have also heard that the union is addressing the improper use of mail processing assistants and clerk assistants. These employees were hired to cover COVID-19 related absences. We found that management has been working these employees in installations where there were no COVID-19 related illnesses or absences. Management just needed the additional help due to the increase in volume and the reduction of the work force over the years. Once again, management created issues.

This is a direct violation of a memorandum of understanding between the post office and the APWU. Grievances have been filed. The union has filed these grievances in an attempt to have full-time regular bids posted for all employees to bid. These grievances were filed in an attempt to have PSEs converted to full-time regulars with all entitlements that come with that full-time regular status.

Everything the union does should be considered an attempt to improve wages, hours and working conditions. I am proud to say the stewards that serve the St. Louis Gateway District Area Local work hard every day to make sure your rights are protected. We just ask that you help us help you. Every day the officers and stewards are presented with difficult situations. Some are easier to resolve than others. Some days we have to make decisions that are not always well received, but I can assure you no decision made by me is ever made without careful consideration of all employees.

As president the safety and well being of all employees is of the utmost importance. Contractual issues can be grieved and resolved through the grievance process, but if I am presented with a situation where the actions, whether it be words or deeds, could potentially put our members at risk, I will always put the safety of all employees first. Always!

I recently came across a quote by **Holly Lisle, "Actions have consequences ... first rule of life. And the second rule is this – you are the only one responsible for your own actions."** This is something that we all need to be mindful of. Over the last couple of months, the anxiety levels have been high and the dignity and respect being exhibited on the workroom floor is non-existent. We are just now entering peak season, although the volumes have been at peak season levels for months, and with the addition of the COVID-19 virus, the next two months will present all kinds of new challenges. Please be more mindful of how you speak to each other and to management. Please request a steward if you are harassed or treated unfairly by a supervisor or a co-worker and the appropriate grievances and actions will be put in place.

Please remain diligent on properly social distancing and wearing masks. I continue to receive calls regarding the Postal Service's policies on the proper social distancing and the wearing of masks. All of the rules still apply. COVID-19 has not gone anywhere and as the positive COVID-19 cases continue to be reported for the Postal Ser-

Press On

vice it doesn't appear as though it is going any where any time soon. Over the last week there have been reports of eight COVID-19 positive cases in motor vehicle alone, with the possibility of many more. We have asked that all drivers who have reason to believe they contracted the virus at work, which right now would be more easily documented than for most cases, to immediately file a CA-1, notification of a traumatic injury. Please contact your steward for more detailed information. For all COVID-19 positive members, if you have reason to believe that you were exposed to COVID-19 and can establish that you contracted the illness at work, you must submit a CA-1 within 30 days of the report of the positive case and be able to provide information that would support your CA-1 claim.

I hope this holiday season is a safe and happy one for you and your family. Please take time to thank your stewards as this has been an unusually difficult time for the United States Postal Service and all employees who they represent. The stewards take their responsibilities very seriously and always attempt to represent you fairly and equitably. Sometimes we do not see the results that we would like, but I can guarantee you it is not for the lack of trying. We can only promise that we will do better and try harder as we are all in this together. Please make good choices and choose to be kind!



By Gene Hollenbeck

irst, I would like to thank all those who have served and those family members who are serving now. Our veterans and those who are serving now make this country great. All gave some ... some gave all. To those who gave all and their families, thank you for your sacrifice.

GATEWAY

We are now in the holiday season. Veteran's Day, Thanksgiving and then Christmas and New Year. I hope that everyone has a wonderful holiday season.

This month I want to discuss bids. I will start with the clerk craft bids.

Bids are posted for 10 days. The bid has to list the duty assignment by job title, PS level, scheme or other requirements, duty hours, non-scheduled days. Within 10 days after the closing date for the posting (excluding December), a notice shall be posted listing the senior or successful bidders.

A senior bidder is the senior person who bid on a job that requires some type of training. A successful bidder is the senior person who bid on a job and does not require any training.

If you bid on a job that requires scheme knowledge, you will begin a deferment period of anywhere from 14 to 115 calendar days. You will need to contact the LDD section on the 2nd floor to set up your scheme training. This is also true if you have any other type of training requirement for the job. You need to contact them and begin your training within 10) days of the senior bidder notice.

Article 37.3.F.8.c

Except as otherwise specifically provided in 3.F.3, 3.F.4, and 3.F.7, any of the following shall end

the deferment period, and the duty assignment shall be filled in accordance with the provisions of this Article:

(2) the senior bidder is designated the senior or successful bidder on a subsequent posting during the deferment period.

This means if you bid on a job and enter a deferment period, and then you bid on the next posting and become the senior or successful bidder you will lose the first bid. So be careful what and when you bid.

All of this information is in your contract and every member was mailed a copy of it from National. If you can't find it, you can always go online to *apwu.org* and look up the CBA. Any questions can normally be answered by your steward.

Vacation selections should have begun by the time the Press On reaches your doorstep. We have asked for a vacation meeting to set the ground rules for vacation selections. As of now we have not received a response to our request.

The penalty overtime exclusion period this year is November 28 to December 25.

Once again, thank you to all of our veterans and to your family members who are serving now.

Happy Thanksgiving, merry Christmas and a very happy New Year.

We are all in this together.

Press On

GATEWAY

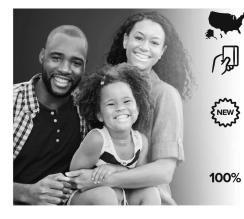
ENROLL DURING OPEN SEASON

Nov 9 – Dec 14, 2020

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15% coinsurance for other care

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- Diabetes medication: • \$25 copay for most insulin • \$0 copay for generic oral medications, blood glucose test
- medications, blood glucose test strips and lancets
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- Maternity care
 Labs
- Outpatient accidental injury within 72 hours

High Option Premiums 2021		Postal	
Enrollment type	Enrollment code	APWU career (biweekly)	Retiree (monthly)
Self Only	471	\$103.66	\$224.60
Self Plus One	473	\$207.51	\$449.61
Self and Family	472	\$266.30	\$576.98



UHC network of 1 million+ providers. No referrals needed.

The plan funds a Personal Care Account for each member: • \$1.200 Self Only

\$1,200 Self Only
\$2,400 Self Plus One
\$2,400 Self and Family

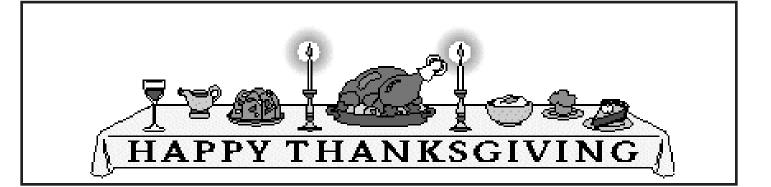
Paid 100% in-network: • Preventive care/screenings • Maternity care

Maternity care
 NEW \$25 wellness incentive when
 you complete an annual exam.

Covers medical care, virtual visits, prescriptions, hospital stays, labs, X-rays, physical therapy, behavioral health and more.

Consumer Driven Option Premiums 2021		Postal			
Enrollment type	Enrollment code	APWU career greater than 1 year (biweekly)	APWU career less than a year in FEHB (monthly)	PSE (biweekly)	Retirees (monthly)
Self Only	474	\$13.93	\$69.65	\$69.65	\$150.91
Self Plus One	476	\$37.76	\$151.38	\$151.38	\$327.99
Self and Family	475	\$43.67	\$165.14	\$165.14	\$357.81

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Secretary-Treasurer Report

By Robbie Robertson

appy holidays! We pray all is well in everyone's household. Due to COVID-19 we have transitioned to zoom general membership meetings. Please understand during this crisis, your presence and voice is always important. Please sign up to register for Zoom meetings at *www.stlapwu.org*. The Zoom meetings were organized by leadership to make sure members will continue to be informed.

GATEWAY

The month of October has been a busy month. Some of the stewards, officers, and volunteers supported different organizations with "Get out and Vote." I hope that every member exercised his or her right to vote. Regardless of the party you selected, "Your voice always counts." I hope you voted to protect your job.

My brothers and sisters it is **solely** your responsibility to read **every** correspondence that comes to your house from USPS and/or APWU. No such thing as **junk** mail when it comes to your job. Open season is approaching and your union depends on you to select APWU Health Insurance. APWU provides better service at a reasonable price.

Every APWU member should start educating nonpaying dues members and PSEs about the importance of APWU Health Insurance. Every union employee should be in the APWU Health Plan. It's very imperative to review and weigh your options with the APWU Health Insurance.

Please stop bad mouthing other members, stewards, and/or officers. We **all** have missed the bus and jumped off the train one time or another, but the time is **now** to build our community with **communication** and **collaboration**. The non-paying members watch closely and we have to give them an incentive to join our organization. **This is an organization of members**.

Happy holidays!! May God continue to be with you and your family!!!



Open Season is Coming – November 9 to December 14, 2020

The 2020 Open Season runs from November 9 to December 14, 2020. During the Open Season period, you can enroll in or make changes to your medical, dental, or vision coverage. You may also enroll in health and dependent care Flexible Spending Accounts (FSAs). Unless you have a Qualifying Life Event during the remainder of the year, this is your once-a-year opportunity to make any changes to these benefits. By taking time to select your plan, you can be confident that you have the right coverage at the right price.

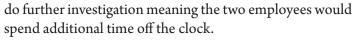




et me tell you a little story. We had two employees who didn't care for each other. There had been some name calling and loud outbursts. On this particular day, the one employee is on his assignment, minding his own business. The other employee comes to the door and asks him if he needs to be relieved. He tells her to get away from him. He turns his back to sit down, and the other employee is getting up off the floor. She goes to the supervisor and reports that the man hit her, knocking her to ground.

Well, the Postal Service has a thing called zero tolerance. If there is an altercation, both parties will be put off the clock pending an investigation. Well, the young lady thought that since she was the one that was assaulted, they would just take her word and put him off the clock. It didn't happen that way. Both parties were given emergency placements, told to end their tours and leave the building.

One of the parties had over 40 years of service and had never been in any trouble. He had a very dismissive attitude about the work done by the shop stewards. He had never needed a shop steward and planned on staying out of trouble until the end of his postal career. You never know when trouble will find you. The shop stewards were able to bring both parties back to work quickly. Management wanted to



The officers and steward of this union are constantly working on your behalf. Although you don't always see the work we do, you can rest assured that we will be there when you need us.

Many of you are new to the Postal Service. There are rules that nobody tells you about and because you see other people doing something, you simply follow the lead of the older employees. Here are a few:

- Take your break in the nearest break area.
- No eating or drinking on the workroom floor.
- No cellphone usage on the workroom floor.
- No moving your car on break.
- Wear a face covering.
- Enjoy your postal career.
- If given an instruction, don't argue. Follow the instruction and ask for a steward.
- If you are not coming to work, remember to call in as soon as possible.
- If you have a question, ask the **steward**, not your co-workers. The post office can be a very confusing place. Feel free to

utilize the stewards. Your problem may not be contractual but maybe the stewards can still be of assistance.

Have a happy and safe holiday season.

When the Hope Diamond was donated to the Smithsonian Institution, it went via U.S. mail

In 1958, New York City jeweler Harry Winston donated the 45.52 carat Hope Diamond — today, valued at \$350 million — to the Smithsonian. He so trusted in the U.S. Postal Service, which he regularly used to send jewels, that he turned to it to transport one of the world's most valuable gems. The cost of registered first-class postage was \$2.44 (around \$15.80 today); plus, Winston paid an additional \$142.05 (roughly \$917 today) to insure it for \$1 million. It arrived safely at its destination. The Smithsonian still possesses the original packaging with the postmarks.





who participated.

Associate Office Director's Report

By Melani Brown

G reetings members. It's been a whole year since I became a steward and what a year it has been. It has been a struggle from the very beginning. The amount of information that there is to know is astronomical. I'm pretty sure there's always going to be something new to learn.

One thing I have learned for certain is that things are not always what they seem. When you call the Union Hall to talk to a steward about something that has taken place, please give me all of the information. There is nothing worse than going to bat for someone and then when you speak to management you find out you only got half the story.

These are trying time for everyone. Please do not let other employees push your buttons and respond in a way that could cause you to get discipline or even be put off the clock. Be mindful of what you say and how you say it. If you are having a problem with another employee, go to management. If management doesn't do anything to correct the issue, (give them a minute to address it) then call me and I will certainly talk to management for you.

As you are aware we are going into peak season. Management drug their feet so that bids that have been vacant for a while will continue to be so. Do not let that keep you from reporting a violation if there is one as that is exactly what they want you to do.

Remember, these violations could potentially lead to a posi-

tion being created or a job that has been reverted may be returned to that office.

Please also keep in mind that masks are to be worn when social distancing is not possible. Anybody not complying with this mandate needs to be reported for all our safety's sake.

There is so much going on in the Postal Service right now that everybody has to be a little worried. You are not alone in this feeling. I am as worried as the next person and I also have a lot of questions. Should I take money out of the TSP and put it somewhere else? I don't have all the answers but that doesn't mean I won't try to pick these situations apart to find an answer.

There have been many times in my postal career that I have been told that my hours would be cut, that this that or the other would change. This time Postmaster Dejoy may actually do some real damage to the service. I guess only time will tell. I will keep you informed as soon as I know anything.

Have a merry Christmas and stay safe out there.

Postal Pulse	Winners	E.
\$250	Laura Klein	
\$200	Kimberly Rodell	Banks, Ot
\$150	Ronald Siebert	Broadnax
\$100	Austin Gramley	Catching
\$ 50	Harold Redd Jr.	Chillers, S
\$ 50	Kelly Palmisano	Coleman
\$ 50	Martin Jamison	Darden, Z
\$ 50	Norman Bundren Jr.	Dillion, Je
\$25	John Straub	Ehlers, St
\$25	Mary Shoup	Everett, C
\$25	Judith Huelsing	Han, Hey
\$25	Eugene Reichert	Harris, La
When you receive your	Postal Pulse survey, bring it to the	Johnson,
	the drawing. Thanks to all of you	Jones, No
	and the fig. Thanks to an of you	Jones Ra

Jordan, Charisma)tis x, Kimberly Lavingston, Corey Lawson, Whitley g, Darren Leathers, Jazmyne Sondi n. Latricia Miller, Raynard ZaMari Moore, Everett lessica Palmer, Kristopher teven Phipps, John Potter, Carretta Oniesha Prickett, April ysoo atosha Ryan, Janee Wade, Darrick Jocelyn orman White, Melvin Jones, Rayell Young, Kandice





Retirement Benefit Questions

By Nancy Olumekor

(This article first appeared in the September/October 2020 issue of the American Postal Worker magazine)

hat will happen to your federal retirement benefit should you resign/separate from the USPS prior to being eligible to retire depends on several factors, starting with how much creditable federal service you have when you leave.

Active duty military service credit can be considered towards retirement eligibility, however, federal employees must complete a minimum of five years of civilian federal service covered by FERS retirement deductions to meet the minimum requirements for a FERS retirement benefit.

Leaving because of disability or under a Voluntary Early Retirement Authority (VERA) is not applicable to the below scenarios. Also, if you have less than five years of creditable civilian service, you're not eligible for a retirement benefit and you can take a refund of your Federal Employees Retirement System (FERS) contributions.

If you resign/separate with five or more years of service, your retirement benefit will be based on years of service when you leave and your age at the time you apply for the retirement benefit as follows:

- If you leave with five or more years of service, you are eligible for a deferred retirement benefit at age 62 or later.
- If you leave with at least five years but less than 10 years of service, you're eligible to apply for retirement at age 62. The benefit is calculated as 1% times your high-three years average salary times the years and months of service.
- If you leave with 10 years but less than 30 years of service, then when you reach your minimum re-



tirement age (MRA, age 55-57 based on year of birth) you're eligible for a reduced retirement benefit, which is calculated the same as above, except there is a 5% reduction for each year you are under age 62.

- If you leave with 20 years but less than 30 years of service, then you can avoid the 5% per year reduction, if you wait until you reach the age of 60 to apply for the retirement benefit.
- If you leave with 30 years or more of service, then you be will eligible for an unreduced retirement benefit when you reach your MRA (age 55-57).

When you reach your MRA or later and you resign/ separate before you have enough service for an unreduced immediate retirement you may still receive a retirement benefit as follows:

- If you're at your MRA with less than 10 years of service, you're eligible for a deferred retirement at 62, as explained above.
- If you're at your MRA with at least 10 years but less than 30 years of service, you're eligible for an immediate, reduced FERS retirement benefit with the age penalty applied. You are also eligible to receive credit for your unused sick leave balance and the calculation is the same as above.
- If you're at your MRA with at least 10 years but less than 20 years of service, if you wait until age 62 to apply the retirement benefit, the age reduction penalty will be eliminated.

For all questions on retirement, send emails to: *RetireeQandA@apwu.org.*

We would like to thank all of you who participated in our food drive.

The donations were greatly appreciated.



POSTAL BULLETIN



JOINT STATEMENT ON VIOLENCE AND BEHAVIOR IN THE WORKPLACE

We all grieve for the Royal Oak victims, and we sympathize with their families, as we have grieved and sympathized all too often before in similar horrifying circumstances. But grief and sympathy are not enough. Neither are ritualistic expressions of grave concern or the initiation of investigations, studies, or research projects.

The United States Postal Service as an institution and all of us who serve that institution must firmly and unequivocally commit to do everything within our power to prevent further incidents of work-related violence.

This is a time for a candid appraisal of our flaws and not a time for scapegoating, fingerpointing, or procrastination. It is a time for reaffirming the basic right of all employees to a safe and humane working environment. It is also the time to take action to show that we mean what we say.

We openly acknowledge that in some places or units there is an unacceptable level of stress in the workplace; that there is no excuse for and will be no tolerance of violence or any threats of violence by anyone at any level of the Postal Service; and that there is no excuse for and will be no tolerance of harassment, intimidation, threats, or bullying by anyone.

We also affirm that every employee at every level of the Postal Service should be treated at all times with dignity, respect, and fairness. The need for the USPS to serve the public efficiently and productively, and the need for all employees to be committed to giving a fair day's work for a fair day's pay, does not justify actions that are abusive or intolerant. "Making the numbers" is not an excuse for the abuse of anyone. Those who do not treat others with dignity and respect will not be rewarded or promoted. Those whose unacceptable behavior continues will be removed from their positions.

We obviously cannot ensure that however seriously intentioned our words may be, they will not be treated with winks and nods, or skepticism, by some of our over 700,000 employees. But let there be no mistake that we mean what we say and we will enforce our commitment to a workplace where dignity, respect, and fairness are basic human rights, and where those who do not respect those rights are not tolerated.

Our intention is to make the workroom floor a safer, more harmonious, as well as a more productive workplace. We pledge our efforts to these objectives.

aline mitchell

federation

Union

Dated: February 14, 1992

Postal

teasters

Carriers Association

PLEASE POST ON BULLETIN BOARDS IN ALL INSTALLATIONS

When Leaders Don't Follow the Rules

By Brian Wagner, President of the National Association of Postal Supervisors and Shelia Patton-Harris

Actions speak louder than words." "The best leaders are the best followers." These are just a couple of quotes about leadership I found on the internet. True leadership role, a leader must follow the rules. Here's the scoop; Postal employees, including EAS and postal executives, have many postal laws, handbooks and manuals, memorandums of understanding, union national agreements and management instructions filled with policies and rules to be followed in the performance of one's job. It is these policies and rules that keep order in the Postal Service to ensure we operate efficiently, effectively, safely, and with integrity.

Inherently, when we don't follow established laws, postal policies and rules, there can be serious consequences, such as additional labor or operating cost, grievance settlements, OSHA fines, accidents and injuries, EEO claims, lost work days and a decline in service to postal customers, to name just a few. Some may rationalize that when the immediate result may be positive or no one will be harmed, it doesn't make sense to follow the law, policy or rule. However, rushing to achieve a short-term result by sidestepping the rules may just create long-term consequences for the future.

Some leaders tend to follow the spirit of the law. In short, this spirit means an interpretation of the law, rule or policy that provided justification for a person's action, even if the interpretation does not fall within the law, policy or rule. Another school of thought is there are exceptions to every rule.

Exceptions do occur, such as modifying a work schedule to accommodate a medical condition, allowing someone to register for a training class even after the deadline has passed, etc. However, common sense must prevail when an exception is made. Laws, rules and policies and agreements are established for a purpose and are meant to be followed by leaders and those they lead.

GATEWAY

Imagine the consequences if regular exceptions were made by postal leaders not to follow rules or policies related to safety, proper recording of employee work hours, using the OT admin program, reporting mail volume, the **Joint Statement on Violence and Behavior in the Workplace**, sexual harassment and discrimination in the workplace.

In my judgment, when a person in a leadership role does not follow established policies and rules, it send a mixed message — usually a bad one — to those who are led. "Do as I say, not as I do," may not be the best mantra for a leader.

This is a partial reprint of an article that appeared in the July 2019 Postal Supervisor Magazine. One of the things Mr. Wagner points out is management's failure to adhere to the Joint Statement on Violence and Behavior in the Workplace.

After the postal shooting in Royal Oaks, postal management and the unions drew up a contract to address the problems that lead to violence in the workplace. The committee found the lack of respect, the need for some supervisors to bully, intimidate, and harass their coworkers was part of the problem. Arbitrators have ruled that this is a valid contract and that it is enforceable.

Too many times, especially at the main plant, employees are treated poorly. Clerks have been called names. Name calling is a situation that will not be tolerated. The postal supervisors' union recognized there is a problem and is calling them out to rectify the situation. All employees are to be treated with dignity and respect.

No employee should have to suffer at the hands of an out of control supervisor. Bullying and intimidation are not acceptable in the workplace.

There is an employee who always thinks about his co-workers. He gives his fellow employees inspirational messages in the form of plaques, ribbons and buttons. He remembers Mother's Day, Father's Day and most other holidays. He performs these acts of kindness out of the goodness of his heart. On behalf of your fellow employees, we would like to say thank you to **Michael Cross**, a tour one automation clerk.

Press On

In response to the COVID-19 pandemic, the St. Louis Gateway District Area Local #8 will sponsor a









1705 S. Broadway

Gently used coats, gloves, hats, cash and gift cards would also be appreciated.

Please support the local food pantries with your donations.

COME TO OUR SIDE OF THE FENCE

We started in 1928 as the credit union for postal workers. Today, we've opened our doors to everyone in our surrounding communities, but our roots remain. We can save you money on:

- Checking accounts with online banking, mobile banking, mobile deposit and more¹
- Auto loans with low rates and no payments for 90 days² (even on refinances!)
- Home equity loans with low rates and no closing costs³
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- · Savings, CDs, money markets and IRAs
- · Club accounts for youth, teens and seniors
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¹Message and data rates may apply from your wireless carrier. ²Interest will continue to accrue during deferral period. ³If loan is paid off and closed within 24 months from opening of loan, member must reimburse the credit union for fees paid.

Membership eligibility required on all offers. Restrictions apply on all offers. See Neighbors Credit Union for complete details on all offers.

St. Louis Gateway APWU 1705 S. Broadway St. Louis, MO 63104 Address Service Requested

Press On

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Shelia Patton-Harris ... Editor PROUD MEMBER POSTAL PRESS ASSOCIATION

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Office Hours Monday-Friday: 8 a.m. - 5 p.m.

Steward Booths, Downtown Clerk ... 314-436-5331 Maintenance ... 314-436-4668 MVS ... 314-436-5027

GATEWAY LOCAL CALENDAR

November 4 (Wed) November 8 (Sun) November 9 (Mon) **November 11 (Wed) November 26 (Thurs)**

December 9 (Wed) December 12 (Sat) December 14 (Mon) **December 25 (Fri)** January 1 (Fri) Executive Board Meeting (2 p.m.) General Membership Meeting (2 p.m.) Steward Training (9 a.m. & 6 p.m.) Veterans Day Holiday Thanksgiving Day Holiday

Executive Board Meeting (2 p.m.) General Membership Meeting (9:30 a.m.) Steward Training (9 a.m. & 6 p.m.) **Christmas Holiday**

New Year's Day

There will be no General Membership Meetings in the months of July and August.

The Union Hall will be closed on holidays.

Due to the COVID 19 pandemic, Zoom meetings will replace in person meetings and training until the CDC deems it safe.

More information is available on the website stlouisapwu.org



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Help us by sending us your address changes. Your union spends many work hours and pays significant postage fees to obtain your correct address. We cannot get your union paper to you on time without your correct address. Thank you.