



Our union is STRONG. Join Us!

Day's Work

Stewards Working For You

THE GUARDIAN



HAPPY NEW YEAR

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www.facebook.com/NTEU-Chapter-68



www.nteuch68.org



I Belong NTEU

I have always been a strong supporter of Unions and the benefits and rights Unions have fought, and won, for working people. I have been a proud member of NTEU Chapter 68 since I began my career at the IRS, 18 years ago.

NTEU Chapter 68 always has their door open for anyone. I have walked in for assistance and have always received immediate attention and within 24 hours, I have had a Chapter Steward contact me to help with the situation.

I have had many managers during my career and some understand the contract rights between the IRS and NTEU that protect us members. Some unfortunately don't know these rights and those are the managers NTEU Chapter 68 has had to "educate" about bargaining unit members' legal rights.

The benefits provided by NTEU are a bonus plus, because I would still be a member if there were no discounts on insurance, discounts on rental cars, discounts on hotels, etc. all for active NTEU members. This is a great savings for me and an extra benefit, which when factored in, has reduced my Union Fees by over 50% due to the discounted savings I'm receiving! I cannot understand why other bargaining unit members don't join just to reap these benefits of saving money!

The Membership Meetings have always been something I look forward to. I enjoy hearing the valuable information such as updates to legislative issues, labor rights and benefits and other relevant information. These meetings are always enjoyable and provide the perfect chance to mingle with co-workers you may know from other departments. And these meetings are fun and interesting, I have never attended a Membership Meeting and been bored. There is always something new I learn from other members, Union Stewards and our Union Chapter's Board Members.

Some of my most memorable meetings I've attended was the Union's 80th Birthday Celebration. NTEU National President, Tony Reardon, attended our successful event and our Chapter had arranged a magician as the entertainment, at the end of the evening.

I also enjoy our annual Labor Day Recognition. This helps provide a nice break from our every day work and there's always important membership information available. There are mini-carnival type games that members can win a NTEU prize!

The Lunch and Learns, provided by our Union Chapter, are excellent! These quick 30 minute information meetings provide specific subjects at each event. There have been retirement Lunch & Learns I've attended and I attended the Lunch & Learn when Lori Trahan, a member of our House of Congress, spoke. There are several other Lunch & Learns I have participated in over the past year. I find them very informative and never boring!

My final thoughts on how the Union has helped me out is I always looking forward to buying my discounted ticket for the Topsfield Fair. The savings, again, pay for my membership so I feel like I get my NTEU membership for free!

If you're not a member of NTEU, this is the time to join! With the legislative issues going on in Washington, D.C., we need to guarantee our jobs, pay and retirement are protected and cannot be reduced and/or amended. We are a stronger Union with more Union members.

Sincerely, Anonymous Union Member

HAPPY
New Year

**I BELONG
NTEU**

**I BELONG
NTEU**

NTEU

The National Treasury Employees Union

Working Together.

At the local level, the Chapter 68 union is volunteers in the workplace backed up by a nationwide professional union organization. Union members, stewards and officers have all volunteered to be part of this union because we want to make this an even better place to work. STEWARDS are your co-workers. They were once in your shoes as a new hire. They are your main point of contact for issues, concerns or grievances. If you have any problems with a supervisor, you can contact a steward for help in the matter. We promise you will have representation and someone on your side. The national union backs us up with professional attorneys, legislative specialists and negotiators. This is all paid for by the dues-paying members, and we need you to become members to support this as well. The dues aren't very high — about \$7.50 a week for new employees (this amount will vary by grade and locality so check your chapter dues chart for the average biweekly dues rate for the new hires to determine your chapter's per week amount). Join your co-workers by filling out the I 187 and helping us to make the workplace even better. If your chapter membership is 50 percent or more, tell your new hires (e.g., 65 percent of employees represented by our union chapter are members of NTEU). **Together we are stronger.**

How many of you have car insurance? We all do, right? Do we have it because we're bad drivers? No, it's to protect us against risk and harm. If you get hit by a driver, do you negotiate with the driver to get reimbursed for your damages? No, your insurance company does. You have insurance to address the risk you face from bad drivers, damage to property caused by bad weather. It's there to protect you if the unexpected happens. Union membership can help protect you against bad experiences in the workplace (e.g., a bad supervisor, problems with your travel voucher, an unfair assessment of your work). Your union representative can explain the process and advocate on your behalf, so you can focus on your work.



www.nteuch68.org





What is a ULP?



An Unfair Labor Practice (ULP) is defined by the FLRA as conduct by agencies or unions that violates rights that the Statute protects, or the rules that it establishes. For example, if management denies your right to be protected under the contract, or any other statute ordered right to union protections, that's a ULP.

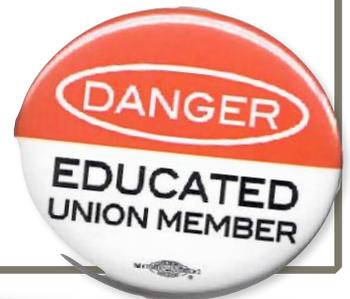
While a typical grievance addresses a complaint or a contractual violation, a ULP often addresses instances of management denying your rights to union representation. If you have an issue with AWOL or leave, this would be a normal grievance. If you are told that you are not entitled to an NTEU steward when you have a statutory right to one, that would be a ULP.

When we file a ULP, we are using our resources as a federal labor union to correct the violation of a statute or regulation. Although there are other ways to handle a ULP case, Chapter 68's field office recommends that we handle ULP's through the grievance procedure outlined in Article 41 of our contract. Our contract allows us to file a ULP Grievance which we handle just like any other grievance. And just like any other grievance, NTEU has the ability to invoke arbitration after Step 3 of the grievance process if the remedy is not achieved.

If you feel that your rights as a bargaining unit employee have been violated, contractual rights or otherwise, please visit with one of our chapter's stewards.

Sincerely, Rob MacFarlane, NTEU Chapter 68 Chief Steward (Nights)

NTEU WORKING FOR YOU



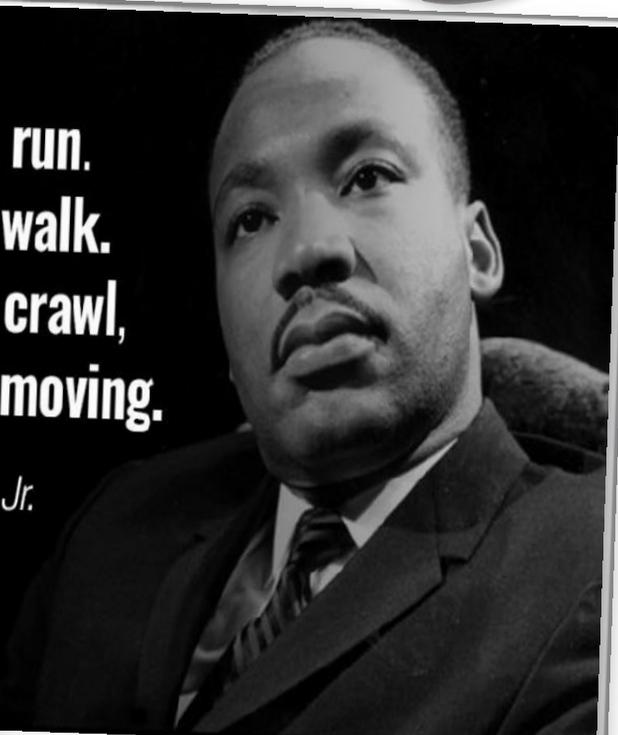
HAPPY NEW YEAR

2020



If you can't fly, then **run**.
If you can't run, then **walk**.
If you can't walk, then **crawl**,
but by all means, **keep moving**.

- Martin Luther King Jr.





WHY DO I NEED TO BOTHER WITH A SELF-ASSESSMENT?

The 2019 National Agreement, Article 12, between the IRS and NTEU, is the section all BU (Bargaining Unit) members should be familiarize themselves about. This article will assist and educate BU members to the importance (and your contractual right) of all bargaining unit employees writing their “annual self-assessment.”

Why is it important for employees to write their self-assessment? You may say, “My manager knows what I do” or “how will I ever find the time to write this up? My manager wants me to process cases, not do my own thing.” Your manager also manages at least half a dozen, or more, employees. Your manager may be overwhelmed or just so busy that he/she doesn’t remember all the details you’ve done this past year or the technical class you taught to your Team. It is the responsibility of each bargaining unit member to ensure they write their self-assessment and provide it to their manager, prior to the manager completing the employee’s annual assessment.

Your annual assessment will ensure your manager is up to date about your regular casework, additional duties, special projects, etc. And, providing it to your manager ensures your self-assessment can and will be incorporated into your annual assessment.

If your manager denies using your self-assessment, please contact the Union Office for assistance. Managers must meet with the employee to explain his/her reason, per Article 12, Section B, Paragraph 7.

So, now you know your rights, how do you write your self-assessment? If you have never done so, you may request, per Article 12, Section 4, Paragraph 6, sub-paragraphs a & b:

The employer will maintain a web-based tutorial to help employees prepare self-assessments of their performance. Employees will be afforded a one-time opportunity to complete the tutorial on administrative time (to be requested in advance & determined by the immediate supervisor). Employees are permitted to take the tutorial on their own time.

A few helpful hints to make your self-assessment a bit easier to compile, keep a small notebook that logs the extra details you did during the year or a “word” or “PDF” file, log the technical training you provided to your Team, if you are an expert at getting the printer in your unit to work correctly, mention that. Anything you have done during the year to help you, your Team, your Department and the IRS. Keep your log and then when you request your administrative time to perform your self-assessment, it is easier to compile and email to your manager.

Some managers prefer a specific self-assessment form. If so, your manager will provide you with the specific form. If your manager doesn’t specify any specific format or form, you can type up a bullet list to make it easier for your manager to read quickly for important information about your annual performance.

A few specific things to look over when you do receive your annual appraisal: have your CJE (Critical Job Elements) been reduced? If yes, were you notified in advance or were you surprised that your manager lowered you? Remember, your mid-year review can reflect if management is moving towards reducing your CJE, please make sure you review your mid-year and if you have any issues with it, please contact the Union Office.

The best thing about writing a self-assessment is if your manager reduces your CJE’s, you have a better chance at winning a grievance! Why? Because, if you dispute your assessment, and your manager has not fully incorporated relevant information, related to your specific CJE’s, your manager will need to explain why he/she didn’t provide a full, complete and honest assessment for you. **Sincerely, Elaine Renaud, NTEU Chapter 68 Steward**

NTEU WORKING FOR YOU

2020
Happy New Year

Stewards Working For Members



The Family and Medical Leave Act entitles an employee to TWELVE (12) weeks of unpaid leave for family and medical leaves. Employees may be entitled to up to TWENTY-SIX (26) weeks for a covered service member with a serious injury or illness. The leave is reported as LWOP (Leave Without Pay) on SETR. The leave may be used on a daily, weekly, monthly, and or any other basis which would apply to the employee's situation and needs. These days do not include holidays or non-work days. Part-time employees are entitled to a pro-rata amount of FMLA.

To qualify, you must have completed 12 consecutive or nonconsecutive months of federal service. It covers spouse, child, parent, involving an illness, injury, impairment or physical or mental conditions a significant range of issues.

An employee must invoke the FMLA by notifying the immediate supervisor, in writing or oral or electronic format. If the employee is incapacitated a representative may invoke it.

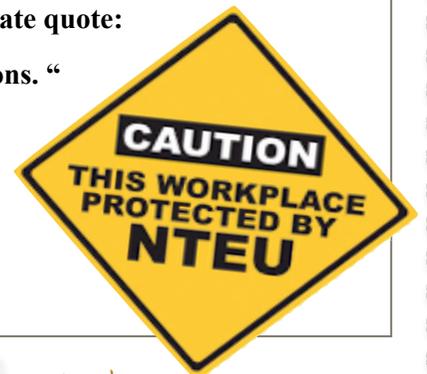
The FMLA Act covers numerous situations. A common situation is when a woman becomes pregnant and decides to invoke the provisions. Recently, a NTEU member became pregnant and was experiencing significant complications. The member went to the NTEU office. The member immediately obtained assistance from NTEU. The employee's managerial supervisors repeatedly kept informing her that she could not use LWOP on her SETR form nor could she take the days off. Management choose to discuss the members situation in front of other employees. This is a violation of the confidentiality requirements that exist in the IRS. However, repeatedly management has chosen to ignore this requirement and violate our rights. The NTEU steward intervened and resolved this forthwith. Repeatedly, NTEU stewards responded and educated management that in fact this was the proper methodology to report her absence. In addition, the employee still had the benefit of holidays and or sick time that was and is accumulating. The NTEU member was under a great deal of stress with the pregnancy without the issue of reporting her absence.

The NTEU member put the following statement in writing and this is a direct and accurate quote:

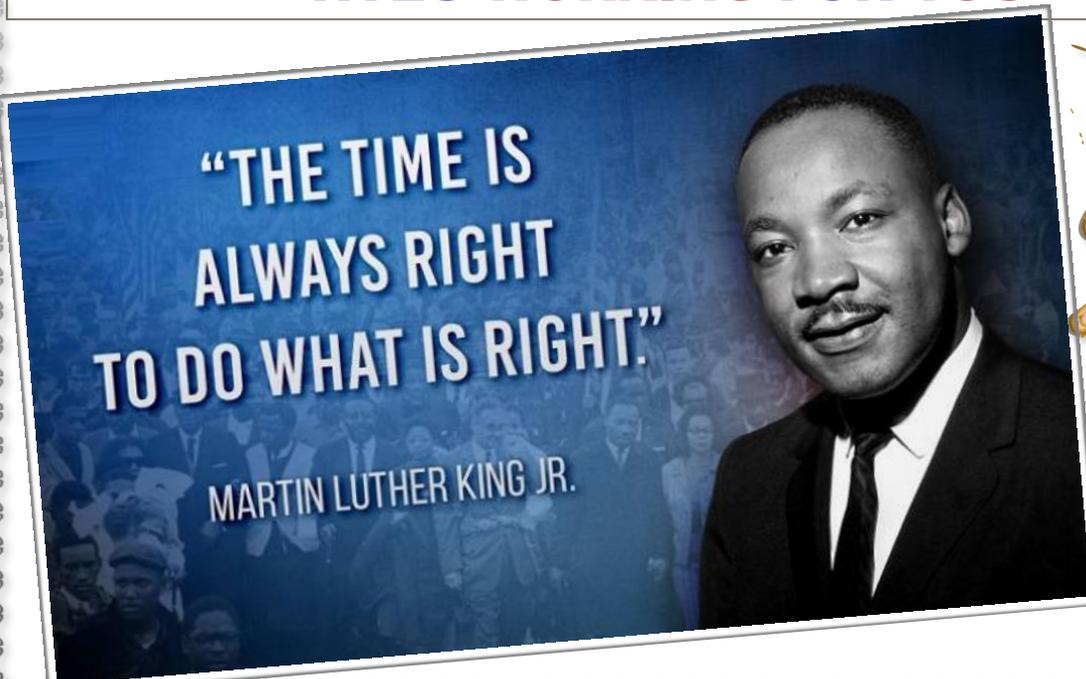
“The union has been there day and night for me whenever I have had any questions. “

NTEU is there for you, to support you, to intervene, to educate management, protect your rights and file grievances when all else fails.

Sincerely, Mike McDonald, NTEU Chapter 68 Steward



NTEU WORKING FOR YOU



Tips on Administrative Time

When events keep you from making it into work—say, really bad winter weather, or widespread power outage—you might have the right to administrative time even if your office remains open. But there are some steps you should take to bolster your case for an unauthorized absence from duty without loss of pay or charge against your leave. These tips help strengthen your case for administrative time:

- (a) Call your manager as soon as you see a problem reporting to work. If that is 5 A.M. so be it. Leave a Voice Mail.
- (b) Tell your manager the problem you are having.
- (c) Tell your manager how you are trying to fix the problem or why you can't i.e. Disability, can't shovel snow due to heart condition called lawn care company to help. Blind so I really shouldn't drive at all, Bus not running, called cab they said, "not today." not my property but I called the maintenance staff. I called the road dept. They said they would be here about 10:30 I should be there around 11:15.
- (d) Tell your manager when you expect to arrive at work. Do Not Say "I'm not gonna make it in." Or, "I am sick." Unless you want to use your own leave!
- (e) Keep up with the news; that's how you can find out about any local travel restrictions and if they have been lifted
- (f) REQUEST ADMINISTRATIVE LEAVE!
- (g) Take pictures of the problem. LOTS of pics.
- (h) Call your manager again when you near the ETA you provided in the first call if you are not going to make that goal.
- (i) Tell them again what the problem is and how you are trying to fix it. I.E. I slid backward on my road, I called the Roads department to clear the road and put down salt.
- (j) Give a new ETA.
- (k) REQUEST ADMINISTRATIVE LEAVE!
- (l) Repeat h-k until end of TOD
- (m) When you come in to work, fill out a 10837

Agencies generally have the discretion to grant or deny administrative leave, but NTEU bargains over circumstances when it must be granted—and pursues grievances when it should have been granted and was refused.

Here are some of the factors your manager might take into account if you request administrative time because conditions made it difficult or dangerous to try to come to work: do you live beyond the normal commuting area? What is the method of transportation you normally use? What efforts did you make to come to work? How many other employees in the same situation made it into work? Were there any local travel restrictions? Do you have any physical disability that was compounded by the emergency?

NTEU has an impressive record of addressing denials of such time, particularly in weather or other emergency situations. The most common remedies are the restoration of annual leave and back pay for unfairly-charged leave without pay.

NTEU WORKING FOR YOU

Level: Easy

Total: 35 min

Prep: 10 min

Cook: 25 min

Yield: 12 servings

Ingredients:

- 1 tablespoon canola oil
- 1 medium onion, finely chopped (about 1 1/2 cups)
- 3 cloves garlic
- 1 (9-ounce) package artichoke hearts, defrosted, rinsed and dried
- 1 (10-ounce) package frozen chopped spinach, defrosted, excess liquid squeezed out.
- 1/2 cup reduced fat sour cream
- 2 tablespoons mayonnaise
- 1/2 cup (4 ounces) Neufchatel cheese (reduced-fat cream cheese)
- 2 ounces (about 1/2 cup) shredded part-skim mozzarella cheese
- 1/2 teaspoon salt
- 1/4 teaspoon fresh ground pepper
- Pita wedges or crudites, for serving

Directions:

- 1 Preheat oven to 375 degrees F.
- 2 Heat the oil in a saute pan over medium heat. Add onions and cook stirring occasionally, 4 to 5 minutes. Add garlic and cook an additional 3 to 4 minutes, or until onions are light golden but not browned. Remove from heat and cool.
- 3 In the bowl of a food processor combine artichoke hearts, spinach, sour cream, mayonnaise, Neufchatel, mozzarella and salt and pepper. Process until smooth. Add cooled onion-garlic mixture to the food processor and pulse a few times to combine.
- 4 Transfer mixture into an 8-inch glass square baking dish or 9-inch glass pie plate which has been lightly sprayed with cooking spray. Bake for 15 to 20 minutes or until heated through. Serve with pita wedges or crudites.



Warm Spinach Artichoke Dip

Level: Easy

Total: 2 hr

Active: 1 hr 15 min

Yield: 24 bars

Ingredients:

Lemon Bars:

- 1 1/2 sticks (6 ounces) unsalted butter, at room temperature, plus 1 tablespoon for buttering the pan
- 2 cups all-purpose flour, sifted (see Cook's Note)
- 2 cups sugar
- 3 tablespoons cornstarch
- 1/4 teaspoon fine salt
- 4 large eggs
- 2 large egg yolks
- 3/4 cup fresh lemon juice (from about 6 lemons)

Meringue:

- 1/2 cup sugar
- 1/4 teaspoon cream of tartar
- Pinch fine salt
- 4 large egg whites

Directions:

- 1 Position a rack in the center of the oven and preheat to 350 degrees F. Line a 9-by-13-inch glass baking dish with foil leaving a 2-inch overhang on two sides. Grease the foil and dish with 1 tablespoon butter.
- 2 For the lemon bar crust: Pulse 1 1/2 cups flour, 1/3 cup sugar, butter, cornstarch and salt together in a food processor until a dough forms, about 1 minute. Press the dough evenly into the bottom of the prepared pan. Bake until the crust is golden at the edges and pale golden in the center, about 30 minutes. Transfer to a wire rack.
- 3 Reduce the oven temperature to 300 degrees F.
- 4 For the lemon bar filling: Whisk together the eggs and egg yolks with the remaining 1 2/3 cups sugar and the remaining 1/2 cup flour in a bowl until smooth. Whisk in the lemon juice.
- 5 Pour the filling over the warm crust and return to the oven. Bake until the filling is just set, about 30 minutes. Cool the bars, completely, on a wire rack, about 30 minutes.
- 6 Meanwhile, for the meringue: Bring a few inches of water to a boil in a large saucepan. Whisk together the sugar, cream of tartar, salt and egg whites in a large bowl that sits comfortable in the saucepan without touching the water. Set the bowl above the boiling water and continue whisking until the mixture is hot to the touch (135 degrees F) and the sugar dissolves, 2 to 3 minutes. Remove from the heat and beat on medium-high speed with an electric mixer until the whites hold soft peaks. Increase the speed to high and continue to beat until the meringue holds stiff, but spreadable peaks. Spread and swirl the meringue on top of the cooled lemon bars.
- 7 Preheat the broiler to high. Set the lemon bars under the broiler until the meringue is evenly toasted and golden brown, about 30 seconds. (Alternatively, brown the meringue with a hand torch.) Cut into 24 squares and serve or refrigerate until ready to serve.



Lemon Meringue Bars

NEW YEAR'S EVE WORD SCRAMBLE

utwdcnono _____

ebeltreca _____

idgitmhn _____

ecfotitn _____

hserec _____

sinoerustol _____

rpyta _____

apelssrkr _____

kinsamereo _____

nlaboslo _____

sogla _____

rkwesifro _____

aajrnyu _____

uemtrieasqs _____

eirmsome _____



NTEU PARKING RAFFLE

Next drawing is for February and March



Enter by January 21st @ NTEU Union Office/Stop 935 Union Office # (978)783-8426

Name: _____

TOD: _____

PHONE: _____

NTEU Chapter 68 presents



Collective Bargaining Matters

LEGISLATIVE GRASSROOTS CONTEST

February 1st - March 31st

All Employees Welcome

Visit NTEU.org Action Center

Note: Do not use government computer. Use home computer, personal email, phone and tablet. Must be done on your time.



CONTACTING YOUR MEMBER OF CONGRESS ON IMPORTANT LEGISLATIVE ISSUES CAN BE DONE IN A MATTER OF MINUTES

NTEU's Legislative Action Center

Send an email from your computer, phone or tablet.

1. Go to action.nteu.org
2. Choose an action alert (from computer)
3. Click 'Take Action' button (tablet or phone)
4. Fill in the contact information and click 'Remember Me'
5. Submit

When there is a call alert, call quickly.

1. Select the call alert
2. Fill in contact information (unless you've previously clicked 'Remember Me')
3. Call the numbers provided and use the talking points on the page
4. Fill in call feedback
5. Submit

CHAPTER 68

O F F I C E R S

Gary Karibian, Chapter President, (978)783-8425

Beth Willwerth, Secretary, (978)783-8426

Noelia Batista, D/S Chief Steward & Treasurer, (978)783-8424

Rob MacFarlane, N/S Chief Steward & Exec. Coordinator, (978)783-8426

Nell Arndt, Membership Trustee & Legislative Coordinator, (978)783-8426

Barbara Thomas (Doumaney), Membership Trustee, (978)783-8426

Robert Harrington, National Vice President Dist. 6, (978)783-8426

NTEU Union Office located at ANSC Stop 935, Room 1106

Mailing Address:

P O BOX 4186 Ballardvale Station, Andover, MA 01810

**Chapter 68 Officers wish you a
Healthy and Happy New Year!**

Gary, Beth, Nellie, Rob, Nell, Barbara & Bobby

**25% off grocery
store prices* every day.**



(Before you even clip a coupon.)

NEW MEMBER OFFERS

BJ's Perks Rewards®

Now \$50**
Save \$60

on a 12-Month BJ's Membership
with BJ's Easy Renewal®

- Earn 2% cash back on most BJ's purchases†

BJ's Inner Circle®

Now \$25**
Save \$30

on a 12-Month BJ's Membership
with BJ's Easy Renewal



RENEWING MEMBER OFFERS

BJ's Perks Rewards

Now \$80** **Save \$30**

on a 12-Month BJ's Membership with
BJ's Easy Renewal

- Earn 2% cash back on most BJ's purchases†
- Plus, **1 BONUS MONTH** = 13 total months

BJ's Inner Circle

Now \$40** **Save \$15**

on a 12-Month BJ's Membership with
BJ's Easy Renewal

- Plus, **1 BONUS MONTH** = 13 total months

MEMBERS OF NTEU CHAPTER 68 - ANDOVER, MASS.

THIS IS A LIMITED TIME ONLY SPECIAL OFFER available until January 30, 2020

SIMPLY COMPLETE THE APPLICATION AND MAIL IT WITH PAYMENT TO THE ADDRESS ON THE APP

MAKE ALL CHECKS PAYABLE TO: BJ'S WHOLESALE CLUB
THESE OFFERS ARE NOT AVAILABLE IN CLUB

All BJ's Memberships are subject to BJ's current Membership Terms, ask in-Club or go to BJs.com/terms.

*25% savings is based on Member pricing on a basket of 100 national brand household staples, on an unpromoted unit-price basis, when compared to four leading grocery chains in our trade areas. For more information, visit BJs.com/25percentterms.

Membership Expiration and Renewals: Your Membership expiration date is the last day of the month and year shown on your register receipts and on your "My Account" page on BJs.com. Paid Memberships renewed within two months after expiration will be extended 12 months from the expiration date.

Offer may not be combined with other offers, not redeemable for cash, nontransferable and only good for new Members. Plus sales tax where applicable. Offer is contingent upon your enrolling in BJ's Easy Renewal, and you authorize BJ's to charge the debit/credit card first used at BJ's after accepting this offer, an annual recurring charge in the amount of the then-current Membership fee for all active Memberships on your account, plus tax where applicable, on the first day of the month your Membership expires. **Expires: 5/4/19.

†BJ's Perks Rewards Members earn 2% cash back on most BJ's purchases. Cashback is in the form of electronic Awards issued in \$20 increments that are used at checkout at BJ's and expire 6 months from the date issued. Cash back can be requested in the form of a check prior to Awards expiring by contacting Member Care at 800-BJ'S-CLUB. My BJ's Perks® Program is provided by BJ's Wholesale Club, Inc. and its terms may change from time to time. Some exclusions may apply. Visit Bjs.com/terms for program terms.



SPECIAL SAVINGS FOR EMPLOYEES OF

NTEU - CHAPTER 68

Special New Member Offers	BJ's PERKS REWARDS® MEMBERSHIP — Just \$50* Save \$60 on a 12-Month BJ's Membership with BJ's Easy Renewal® Earn 2% cash back on most BJ's purchases**	or	BJ's INNER CIRCLE® MEMBERSHIP — Just \$25* Save \$30 on a 12-Month BJ's Membership with BJ's Easy Renewal
Renewing Member Offers	BJ's PERKS REWARDS® MEMBERSHIP — Just \$80* Save \$30 on a 13-Month BJ's Membership with BJ's Easy Renewal. Earn 2% cash back on most BJ's purchases**	or	BJ's INNER CIRCLE® MEMBERSHIP — Just \$40* Save \$15 on a 13-Month BJ's Membership with BJ's Easy Renewal

To qualify for this offer, please:

1. Complete this application in full and return it to your Organization Rep at the address below. Please include a check or credit card payment for the full amount.
2. New Members: Your Membership Activation letter will arrive in 3 – 4 weeks. Bring it, along with photo ID, to the Member Services Desk at a Club near you to receive your Membership Card.

Organization Rep: **Send to: Barbara Thomas** Contact Number: **978-783-8426**

Offer Expires: **JAN 30TH 2020** Address: **Internal mail STOP 935 or email sign doc to Barbara.Thomas@irs.gov**

All BJ's Memberships are subject to BJ's current Membership Terms, ask in-Club or go to Bjs.com/terms.

Choose Membership Level: BJ's Inner Circle® Membership \$25 NEW or \$40 RENEW BJ's Perks Rewards® Membership \$0 NEW-\$0 RENEW

Current Membership # (if applicable) _____ **THIS OFFER NOT ACCEPTED IN CLUB**

Last Name _____ First Name _____ MI _____ Sex F M

Mailing Address _____

City _____ State _____ ZIP Code _____

Phone # _____ Market Code (BJ's use only) **cfontana**

Email _____



If you choose to receive the second Household Membership Card, please complete the following: (Note: Household Cardholder must reside at the same address as the Primary Cardholder.)

Last Name _____ First Name _____ MI _____

Primary Signature — I understand that I am responsible for any checks and actions of the second Cardholder.

Please choose your method of payment. (Sales tax may be added. Make checks payable to BJ's Wholesale Club, Inc.)

- Check My BJ's Perks® Mastercard® Mastercard® American Express®
 Discover® Network Visa®

Date of Membership Purchase		
____	____	2019
Month	Day	Year

Credit Card Account # _____ Expiration Date _____ Total Charge _____

BJ's Use Only

BJ's Sales Representative's Signature: **Cheryl Fontana** Digitally signed by Cheryl Fontana
DN: cn=Cheryl Fontana, o, ou, email=cfontana@bjs.com, c=US
Date: 2019.02.05 11:23:45 -05'00' Club # **092**

All applications are sent to our Home Office; processing takes approximately 3 – 4 weeks.

Membership Expiration and Renewals: Your Membership expiration date is the last day of the month and year shown on your register receipts and on your "My Account" page on Bjs.com. Paid Memberships renewed within two months after expiration will be extended 12 months from the expiration date.

*BJ's Inner Circle Membership fee is regularly \$55; BJ's Perks Rewards Membership fee is regularly \$110. Offer is valid in-Club only, may not be combined with other offers, not redeemable for cash and nontransferable. Plus sales tax where applicable. Offer is contingent upon your enrolling in BJ's Easy Renewal, and you authorize BJ's to charge the debit/credit card first used at BJ's after accepting this offer, an annual recurring charge in the amount of the then-current Membership fee for all active Memberships on your account, plus tax where applicable, on the first day of the month your Membership expires. **Expires: 5/4/19.**

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¹My BJ's Perks Mastercard credit card is subject to credit approval.

My BJ's Perks Mastercard is issued by Comenity Capital Bank, pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark of Mastercard International Incorporated.

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