

**Branch 599**  
*serving*  
Brandon  
Plant City  
Sun City  
Tampa

# Tampa Letter Carrier

## Official Notice

### of Nominations & Elections of Delegates to the 2025 Florida State Association of Letter Carriers Convention

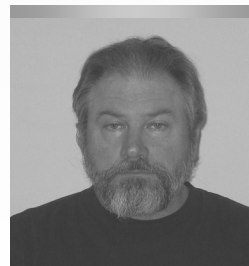
Nominations for delegates to the 2025 Florida State Association of Letter Carriers Convention in Orlando FL will be taken at regular Branch meetings on October 3 and November 7, 2024; election on December 5, 2024, if necessary. Regular Branch Meetings are held at our Branch Hall, 315 W Busch Boulevard, Suite C, Tampa FL 33612, at 7:30 PM.

2025 FSALC Convention will be held at the DoubleTree by Hilton  
at entrance to Universal Orlando – August 13-17, 2025

Members must be present to accept nominations or have a written notice on file prior to the time and the presiding officer declares nominations closed. Any member having applied for, or served as a supervisor within the last two years, including detail to an acting supervisory position, is ineligible for nomination. In the event the number of nominations exceed the number of delegates allowed to the Branch, an election will be conducted with the results announced at the regular Branch meeting in December.

## From the Desk of the President

We are in the middle of the annual hurricane season and things have been heating up for us locally this year. Hurricane Helene provided us with a near miss, but the storm surge associated with her has caused devastation to coastal residents. Now just a week removed from Helene we are facing another dangerous hurricane, Milton, that is projected to pass directly into the Tampa Bay area. Please pay attention to all the information being broadcast as this storm is already a Cat 3 and is projected to strengthen possibly to a Cat 4 before impacting the area. Do not take this lightly as the damage is likely to be devastating. The Union will be receiving daily briefings on the storm and the Postal Service directions of operations for our area. Above all, prepare for all eventualities and see to the safety of you and yours.



Brian Obst  
President  
Branch 599

(Continued on page 3)

## Branch 599 Meeting

Thursday  
November 7  
7:30 PM

**Tampa Letter  
Carriers Hall**  
315 W Busch Blvd  
Suite C  
Tampa FL 33612

Additional parking is  
available in the lot  
before our building.

## Branch 599 Office

315 W Busch Boulevard, Suite C  
Tampa FL 33612

813.875.0599

www.nalc599.com

Brian Obst  
President  
erif\_lor@hotmail.com

Office Hours  
Monday – Friday  
7:30 am – 4 pm

Rodna Kimelman Kirk  
Office Secretary  
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## Tampa Letter Carrier

Brian Obst  
Publisher

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**National Association of Letter Carriers 599**, 315 W Busch Boulevard, Suite C Tampa FL 33612, publishes the Tampa Letter Carrier monthly. The opinions expressed in this publication are those of the writers and do not necessarily reflect the opinions of Branch 599, NALC. It is the policy of this publication that all articles submitted for print must be signed by the writer.

Please submit any and all articles to be published in the Tampa Letter Carrier to the Editor via email at editor.nalc599@gmail.com and also to the Branch Office at nalc599@verizon.net no later than the 5th of each month in order for us to meet our time limits to the publisher.

## Officers

| <i>Position</i>             | <i>Officer</i>  | <i>Phone</i>                      | <i>Email</i>         |
|-----------------------------|---|-----------------------------------|----------------------|
| <b>President</b>            | Brian Obst  | 813.875.0599<br>cell 727.458.0679 | erif_lor@hotmail.com |
| <b>Vice President</b>       | Michael Smith   | 813.326.0717                      | mosmith46@gmail.com  |
| <b>Recording Secretary</b>  | Matt Fernandez  | 786.247.4185                      |                      |
| <b>Financial Secretary</b>  | Alan Robinson   | 813.843.9762                      |                      |
| <b>Treasurer</b>            | Tony Diaz   | 813.598.9635                      |                      |
| <b>Sergeant-at-Arms</b>     | Luis Cruz   | 813.431.3223                      |                      |
| <b>MBA/NSBA</b>             | Bonita Lattimore  | 813.756.9676                      |                      |
| <b>Health Benefit Rep</b>   | Detlev Aeppel   | 813.505.7914                      |                      |
| <b>Director of Retirees</b> | John Gebo   | 813.503.1256                      |                      |
| <b>Trustees</b>             | Milly Minsal, Ch.   | 813.446.2572                      |                      |
|                             | Andre Hinton  | 931.980-5169                      |                      |
|                             | Cynthia Williams  | 813.778.4373                      |                      |
| <b>Labor Management</b>     | J.D. Lewers   | 813.528.5519                      |                      |
|                             | Clement Cheung  | 813.758.5910                      |                      |
| <b>Presidents Emeritus</b>  | Garland Tickle • Orbe Andux • Donald Thomas<br>Michael Anderson • James Good • Alan Peacock • Tony Diaz |                                   |                      |

## Shop Stewards

| <i>Station</i>   | <i>ZIP</i> | <i>Steward</i>        | <i>Station No.</i> | <i>Steward's No.</i> |
|--|------------|-----------------------|--------------------|----------------------|
| <b>Tampa Stations/Branches Chief Steward, Mike Smith</b> |            |                       |                    | 813.326.0717         |
| Brandon  | 33510/11   | David Rivadeneira     | 813.661.1636       | 656.215.2467         |
| Brandon  | 33510/11   | Osceola Williams Sr.  | 813.661.1636       | 210.445.1369         |
| Carrollwood  | 33618      | Brian Jackson         | 813.961.2963       | 813.352.9481         |
| Commerce   | 33602      | Cynthia Williams      | 813.247.2416       | 813.778.4373         |
| Forest Hills   | 33612      | J.R. Sanchez          | 813.935.2954       | 773.849.6229         |
| Forest Hills Annex                                       | 33613      | Michelle Saneus       | 813.935.2954       | 954.991.2672         |
| Hilldale   | 33614      | Jose Gomez            | 813.879.4309       | 917.743.6948         |
| Hilldale Annex   | 33634      | Maria Afful           | 813.879.4309       | 347.457.7316         |
| Interbay/Port Tampa                                      | 33611/16   | Mike Dennis           | 813.831.2034       | 813.361.9103         |
| Interbay/Peninsula                                       | 33629      |                       | 813.831.2034       |                      |
| Palm River Annex   | 33619      |                       | 813.663.0048       |                      |
| Plant City   | 33564      | Roberto Torres        | 813.754.3590       | 609.521.6730         |
| Produce  | 33610      | Tyreke McGruder       | 813.237.4084       | 813.856.8469         |
| Ruskin/Sun City Ctr                                      | 33570      | Bert Fristad          | 813.634.1642       | 813.352.0864         |
| Seminole Heights   | 33603      | Paul Sardinas         | 813.237.4569       | 813.650.3504         |
| Sulphur Springs  | 33604      | J.D. Lewers           | 813.237.4569       | 813.528.5519         |
| TCA/Hyde Park  | 33606      | Josh Villa            | 813.873.7189       | 203.278.6485         |
| TCA/Peninsula  | 33609      |                       | 813.873.7189       |                      |
| TCA/West Tampa   | 33607      |                       | 813.873.7189       |                      |
| Temple Terrace   | 33617      |                       | 813.988.0152       |                      |
| Town & Country   | 33615/35   | Cesar Sanchez-Pizarro | 813.884.0973       | 813.368.4791         |
| Ybor City  | 33605      | Maurice Rice          | 813.247.2416       | 813.334.3189         |

# From the Desk of the President

(Continued from page 1)

Storms like this have long-lasting and far-reaching impacts to us all and if you have property damage or loss there are resources available to you to help in situations of this nature. The NALC Disaster Relief Foundation is a fund that was established to assist NALC members in times of natural disaster. If you have been impacted by the previous storm or received damage from the current hurricane, please go to the NALC.org website and highlight the Member Benefits tab and click on the NALC Disaster Relief Foundation tab to print out an application for assistance, follow the directions and provide the needed information, and get your application in as soon as possible. After you do that, you should go to the Postal Employees Relief Fund site at postalrelief.com and tap the Apply for Assistance tab to download the application and read the eligibility criteria. Fill out the forms and provide the needed documentation/evidence and get your application in the mail as soon as possible to help start the process of getting assistance. Remember these programs are for you in the event of disasters such as this so don't waste time in applying if you are adversely affected by the storms.

National President Renfroe sent out messaging on contract negotiations as follows:

## **From President Brian L. Renfroe**

*Over the past week, we have narrowed the remaining economic and work rule issues in negotiations with the Postal Service to reach a tentative agreement on a new collective bargaining agreement for city letter carriers. Negotiations will continue into next week.*

*After a tentative agreement is reached with the Postal Service, the NALC Executive Council will meet promptly to discuss the terms of the deal, and a tentative agreement will be finalized. The details will be made available to NALC members at that point, along with information on the upcoming*

*ratification balloting process.*

That is the latest update we have on contractual negotiations. We will keep you posted as news breaks on this issue.

## **B-Team Decisions**

We have received several B-Team decisions on issues in the City of Tampa, the stewards have copies and have been briefed on the decisions, if management is still violating these issues, additional grievances for non-compliance are being filed to gain compliance with these issues. Your Union is on top of the issue and will not rest until management complies with the B-Team decisions on the grievances we have filed on these issues.

## **MDA Golf Tournament**

Our 10<sup>th</sup> Branch 599 MDA Golf Tournament is fast approaching on the 10<sup>th</sup> of November, and we are still looking for assistance from all members of the Branch. Hole sponsorship from each station is an important part of the funding for the tournament. Every year, the carriers in each station have all donated in their respective stations to sponsor one hole at the tournament, at a cost of \$125. This cost is easily raised by everyone donating a couple of dollars each, spreading the cost over the entire station complement. Remember, this is for the NALC's National Charity, The Muscular Dystrophy Association (MDA); older carriers will remember this as Jerry's Kids from the Labor Day Telethon. We have a local family that we are working with and if you look at page 17 you will see a letter all about Ardin and his family.

## **Steward Elections**

November is the month each year when we prepare for Steward elections, so now is the time to begin looking to see who is going to be your steward for the coming year. Election paperwork will be distributed to the current stewards in preparation for the coming elections; remember, you

are the Union, and every station should be able to elect a steward to help with representation at the station level. Step up and become part of the operation ensuring all carriers are treated properly under the National Agreement. If you have any questions about becoming a steward, give me a call at our Branch Office and I will provide all the information you need to prepare for the job.

## **Leave Letter for 2025**

November 1 is the date when the Leave Letter for the coming year of 2025 will be posted, providing the information when the Choice Leave period will start, so now is the time to look at the coming year to prepare for the choice selection period and incidental leave for the year ahead. Don't get caught unprepared. Stewards have the training schedule for 2025, so ensure you submit for your training leave ahead of the choice selection period. Forewarned is forearmed.

## **Happy Veterans Day!**

November is also the month of Veterans Day, so if you know any veterans, please join me in thanking them all for their service and the sacrifices they made that have kept our nation free. It takes a special person to sign a contract *up to and including my life, if need be...to protect our country from all enemies both foreign as well as domestic*. Remember them always, both those living as well as those passed that have allowed us to be the free nation that we are today.

***Success is not how high you have climbed, but how you make a positive difference to the world.***

—Roy T. Bennett

Until next month I leave you as always...**Knowledge is the Key**

Brian Obst  
President

## Calendar

### Shop Stewards

Tuesday

**November 5 7:00 PM**

315 W Busch Blvd, Suite C

### Executive Board

Thursday

**November 7 6:30 PM**

315 W Busch Blvd, Suite C

### Branch 599

Thursday

**November 7 7:30 PM**

315 W Busch Blvd, Suite C

### Retirees' Breakfasts

#### Tampa

Monday

**November 4 9:30 AM**

The Cuban Sandwich Shop  
10434 N Florida Avenue 33612

#### Temple Terrace

Tuesday

**November 12 10:00 AM**

Bob Evans Restaurant  
off Fletcher near I-75  
12272 Morris Bridge Road

#### Note:

Any carrier, active or retired, is welcome to attend the retirees' breakfasts, and on your birthday, the Branch will pick up the tab for your breakfast; simply provide the receipt to the Branch office for processing.

## Retired...but Not Tired

Our **Retirees Dinner** is right around the corner. This year the annual dinner will be on January 19, 2025, at Maggiano's Little Italy Restaurant located at Westshore Plaza. We have found over the years, Maggiano's has provided great service and plenty of food at the best price. We looked at many other venues again this year and found prices were much more expensive. Please call our Branch office to reserve your place, space is limited. It is a wonderful opportunity to catch up with fellow long-time or recent retirees while having a great dinner.

### 2025 Retiree COLAs Projection: CSRS is 2.5% and FERS is 2.0% as of September 2024

The 2025 Cost of Living Adjustments (COLAs) for Civil Service Retirement System (CSRS) and Federal Employee Retirement System (FERS) benefits are based on the increase in the average CPI-W (Consumer Price Index) between the 3rd quarter of 2023 (301.236) and the 3rd quarter of 2024. Based on the August 2024 CPI-W (1982-84) of 308.640, the increase in the CPI is 2.5%. The projected 2025 COLA for CSRS is 2.5% and FERS is 2.0%. The 2025 retiree COLA calculation will be finalized in October 2024 with the release of the CPI-W for September 2024. —*nalc.org*

**Did you know**, there are over 700,000 retirees currently relying on United States Postal Service pensions? Here are some

numbers from the CRS (Congressional Service) report: Retirement coverage of all current civilian federal employees: FERS over 90% and CSRS under 10%.

CSRS provides benefits for workers hired before 1984. FERS covers workers hired after 1984. Though FERS pays a smaller monthly benefit than CSRS, FERS retirees receive full Social Security and a Thrift Savings Plan that will match up to 5% if you contribute 5% of your basic pay. The maximum CSRS annuity is 80% of the high-3 average salary, which is achieved with 41 years and 11 months of creditable service.

Going with USPS numbers, there are approximately 1,500 CSRS carriers still in our craft, or about 0.76 %. Because FERS became effective January 1, 1984, and given that there have been no new CSRS employees since then, every CSRS employee has nearly maxed out their annuity.

—*nalc.org*

**Remember retirees, if it is your birthday month and you attend a breakfast, your breakfast is paid by Branch 599.**

So as Roy Rogers and Dale Evans said,  
*Happy trails to you, until we meet again.*

*John*



John Gebo  
Director of Retirees  
Branch 599

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*Please keep our Branch Office updated with your contact information.*

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## Greetings from the MBA Desk!

Hello everyone and I hope everybody is doing well. I just have a quick post about the NBA and I wanted to let everyone know that I'm going to be taking another training class at the end of October regarding retirement plans. Once I take the class, I will spread the information to the members and if you have any other questions

regarding the plans, please don't hesitate to call me or our Branch office. Thank you all.

*Bonita*



Bonita Lattimore  
MBA/NSBA Rep.  
Branch 599

# From the Vice President's Desk

## Are You Ready?

What's the glory of being a steward? It sounds good to wear the title but that is just the beginning. I would say it is worth the glory and time to help a fellow carrier in their time of need.

Steward nominations are coming this month. Over the past year your current stewards have worked overtime to ensure management has followed the contract as agreed upon. It is easy to say everything is going ok and management has followed the contract as written. Well, that isn't always the case. This is where stewards come in and earn their keep. Stewards are custodians of the contract. We have all heard the phrase, *If you see something, say something*. That is the job of a steward. Stewards are on the workroom floor and are the frontline defense of the contract. Something as small as a carrier working during the morning break is a violation that should be addressed with management. A grievance should follow if management does not correct the carrier's actions.

Carriers may voice their opinion with

stewards and want to file a grievance on just about everything. Again, the steward's knowledge comes into play. The steward must be able to explain to the carrier the violation and steps to file a grievance. Be mindful that every concern by carriers may not be a grievance. If not, the carrier must be given a thorough contractual explanation as to why.

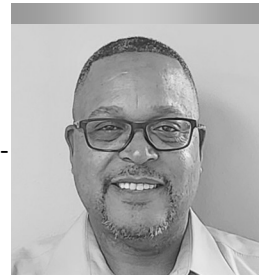
So, where is the glory of being a steward? The list is very short. Super-seniority is at the top. As a steward, you cannot be moved from the station for any reason. You are the last carrier to leave even if being excessed. Next, the most important reason to become a steward, comes knowledge of the contract. Senior carriers in the past have asked questions about the contract that has surprised me. There are basic articles in the contract that directly affect carriers daily that they are not aware of. Stewards do not know everything, but through training and personal learning, they are able to provide a clear understanding of the contract.

Training is the key to the success of being a steward. Over the years, I have

sat with management during informal and formal A meetings and have been blown away at the lack of knowledge on their side. Is it fair to say that our stewards have a hand-up on management before the meetings occur? Yes. That's the importance of reading and studying the contract. Our number one objective is contract compliance every time we step onto the workroom floor. Success on grievances begins with knowledge of the contract.

Are you ready to step up? We still have some stations that don't have a steward. The lack of representation in a station equates to management doing whatever they want because there isn't someone to ensure contract compliance. Stewards are the frontline defense against management. Being a steward is a thankless job, but in the end, satisfaction comes from helping carriers.

*To get there, we must work together!*  
Mike



Mike Smith  
Vice President  
Chief Steward  
Branch 599



Jim Burgos and Brian Obst

## Burgos is 50-year Member!

During our October meeting,  
President Obst presented  
**Jim Burgos**  
with a 50-year pin and Gold Card,  
signifying 50 years of membership  
and service in the NALC.  
*Congratulations, Jim!*

## Sharing Our Members' Joys and Sorrows

**Our deepest sympathy** and prayerful support is extended to the family and friends of **Ruth Welch** [retiree], whose passing was October 1; to Rita and family at the homegoing of her husband, **George Czanko** [retiree], October 6; to Earnest and family at the passing of his wife, **Diane Young** [retiree], October 12; and to **Tamiko Arcangeli** [retiree] at the passing of her sister, Teruko Teri King, September 30.

**Healing prayers and get well wishes** are extended to **President Emeritus Don Thomas** [retiree] as he recovers from recent hand surgeries and hospitalization.

### Employee Assistance Program

info is at [nalc.org](http://nalc.org)

Choose Workplace Issues, hover over Safety & Health, and choose Employee Assistance Program.

*It's confidential for you and your loved ones.*

## Williams, Gonzalez & Scott Retired!



President Obst presented **Dennis Williams** [Interbay] with his retirement pin and gratuity at our October meeting.



President Obst presented **Ricardo Gonzalez** [Palm River] with his retirement pin and gratuity at our October meeting.



President Obst presented **David Scott** [Interbay] with his retirement pin and gratuity at our October meeting.

# Matt Speaks: Civil Government

## An Excerpt from Henry Bullinger's *The Decades*

It is election month and in *Matt Speaks*, I'm allowing a *guest* to speak to us. Ladies and Gentleman, Mr. Henry Bullinger (1504-1575).

**The following is from Mr. Bullinger's magnum opus, *The Decades*, extracted from a sermon entitled *Of the second precept of the second table which is in order the sixth of the ten commandments, Thou Shalt not Kill, and of the magistrate*:**

...Now there are three kinds of magistracies or governments of commonweals: the monarchy, aristocracy, and democracy. We may call *Monarchy* a kingdom in which one alone, by just and upright laws, rules all things and causes in the commonweal. Once that justice and equity are neglected, and against all right and reason, this one rules all the roost, then he is a tyrant, and his power is tyranny – that is to say, wrong and injury. This is a disease of that troubled kingdom. It is a vice that is, as it were, set opposite to that commonweal, so as to be its destruction.

*Aristocracy* is the superior power of a few peers, where a certain number of holy and upright men are chosen to be the guides and rulers of the people. And this first began by the fall of tyranny. For when men perceived how dangerous it was to commit the rule of their whole state into one man's hand, they altered the order, and gave charge of it to an appointed number of chosen men, who excelled the common sort in power and authority. But if these chief or head men use evil means to come to authority, and neglect the commonweal by hunting after their own advantage, then their government is not to be called an aristocracy, but an oligarchy – that is, the violent lust of a few, and not the good and upright government of chosen peers. So then, these few violent rulers are contrary to

the estate where upright headmen have pre-eminence. *Democracy* may be called a commonweal in which all the people together bear the whole sway and absolute authority. And this democracy first began by the fall of the oligarchy. For when the people saw that their headmen abused their power, and grew into violent rulers, they displaced them, and kept the authority to themselves – meaning that every man freely gave his voice in matters touching the commonweal. This kind of government commonly breaks out into outrageous tumults – I mean, into seditions and conspiracies. For no man will allow himself to be corrected, since every man claims for himself full and absolute authority to do what he lusts. For, in truth, he is a member of the people, in whose hands the whole authority consists.

Now, touching the excellence of these forms or kinds of government, it is not greatly to my purpose to dispute which ought to be preferred before another. Many have preferred the monarchy before the rest: but with this they added, *If he which holds the monarchy is a good and upright prince*. Which, nevertheless, is rare to be found. Those which were also of that opinion, themselves lived under princes in monarchies. *But it is dangerous to speak against Jupiter*.

Among many kings of Judah and Israel you shall find a very few good, or at least tolerable and indifferent, princes. By this we may perceive what the Lord did not in vain – by the mouth of Samuel – persuade his people to keep their aristocracy, and to be ruled by their priests and elders, as God had ordained long before, by Moses and Jethro, the wisest in the world. And yet none can deny that great perils and infinite discommodities are in the aristocracy – but there are far many more in a democracy. But such is the condition of mortal men in this corruptible flesh, that nothing among them is absolutely

and on every side happy. And therefore, what seemed to them to be most excellent, though it is not without inconveniences

and some kind of vices, yet in comparison to others, it nevertheless brings fewer perils and lesser annoyance. But however, that case stands, the apostles of Christ command us to obey the magistrate, whether a king, or senate of chosen men. For Paul in his epistle to Titus says: *Warn them to be subject to rule and power, and to obey magistrates* (Titus 3:1 NKJV). For to the Romans he says: *Let every soul be subject to the higher powers: for there is no power except from God, and those powers that are ordained by God* (Romans 13:1 NKJV). Again, to Timothy he says: *I exhort you that prayers be made for kings, and for all that are in authority* (1 Timothy 2:1 NKJV). If therefore any man lives in a monarchy, let him obey the king; if in a commonweal of whatever title, let him be ruled by the consuls, tribunes, headmen, and elders of the people. For we should obey the ordinance of God, rather than overcuriously dispute about which kind of government is better or worse than another...we see that, even in the regenerate, the relics of the flesh remain. Whenever an occasion is presented, they shortly evidence themselves, and trouble the quiet state of everything.

I will not say now, that the greater sort of men follow the flesh rather than the spirit, and for that cause God, who loves man – who keeps and preserves civility, peace, and human society – has prepared and applied a medicine against those grievous diseases of men. He has appointed the magistrate,



Matt Fernandez  
Recording Secretary  
Branch 599

(Continued on page 8)

# Veterans Buzz



## Happy Veterans Day! Happy Thanksgiving!

This month we celebrate Veterans Day. A day of silence for some, sadness for some, and joy for others. It

is not all inclusive, but worth understanding why we celebrate this special day.

Veterans Day started in 1918 as Armistice Day in response to World War I. The Treaty of Versailles marked the end of World War I and the date of November 11, 1918, was noted as the end of the war. President Woodrow Wilson proclaimed November 11 as the first commemoration of Armistice Day in November 1919.

In 1954, veteran organizations lobbied the 83<sup>rd</sup> U.S. Congress to change Armistice Day to Veterans Day. President Dwight D. Eisenhower signed legislation in response to the lobbying and the rest is history. November 11 would now be a day to honor all veterans.

Controversy ensued with the passing of the Uniform Monday Holiday Act in 1968 which moved Veterans Day around

linking weekends. In 1975, President Gerald Ford signed a law returning Veterans Day to November 11 beginning in 1978.

So, as we have learned, nothing is always easy. The sacrifices of women and men service members are commendable. Veterans have earned their stripes in and out of war. To fight for the half is to support the whole. *Thank you* for your service, fellow veterans. I know what you have gone through and the many sacrifices you have made. We have all paid the price for freedom.

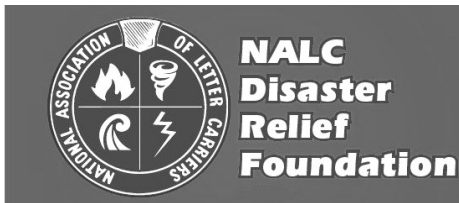
Along with Veterans Day, we must also give thanks. Thanksgiving is also celebrated this month. Take the time to sponsor a family or another veteran who may be in need during this season. Sometimes, we fail to think of someone else who is not as fortunate as we are. Thanks for your blessing.

***Veterans know better than anyone else the price of freedom, for they've suffered the scars of war. We can offer them no better tribute than to protect what they have won for us.*** —President Ronald Reagan, 1983

Semper Fi,  
Mike



Mike Smith  
Vice President  
Branch 599



### Make a donation by

- credit card
- check
- money order
- cash

Full information is on [nalc.org](http://nalc.org). Choose the Member Benefits tab, then NALC Disaster Relief Foundation. You can make a donation on that page.

## Matt Speaks: Civil Government

(Continued from page 7)

I say, to step between those who strive with the authority of law and equity, to judge and discuss matters between those who are at variance, to bridle and suppress wrong and affections, and lastly, to save the guiltless and the innocents...

The notable prophets of the Lord, Isaiah and Zechariah, cry out and say: *Cease to do evil, learn to do good; seek after judgment, help the oppressed, and plead the cause of the fatherless and widow. Execute true judgment, show mercy and loving-kindness every man to his brother. Do no wrong to the widow, the fatherless, the stranger, and poor...* Now, the Acts of the Apostles teach us in what way the apostles behaved in dealing with tyrannical magistrates. Let those, therefore, who are vexed with tyrants, and oppressed with

wicked magistrates,  
follow this advice in

that perplexity.

First, let them call to remembrance and consider what and how great their own sins of idolatry and uncleanness are, which have already deserved the revenging anger of their jealous God. And then let them think that God will not withdraw his scourge, unless he sees that they redress their corrupt manners and evil religion. So then, first they must go about and bring to pass a full reformation of matters in religion, and perfect amendment of manners that are amiss. Then they must pray continually that God will grant to pull and draw his oppressed people out of the mire of mischief in which they stick fast...For the Lord himself, in Luke 18:1-8, gave that counsel to those who are oppressed, promising with it assured aid and present delivery...

Matt



## Back Dues

I know I have written about this issue before, but I believe we need to educate our members on our bylaws pertaining to this issue. With the number of carriers on OWCP it is becoming a financial burden on the Branch.

When a carrier goes on OWCP their union dues are no longer deducted from their paycheck because they are being paid through Workers' Compensation. Therefore, according to Branch 599 Bylaws, a carrier on OWCP must reimburse the Branch directly for their union dues. Although a carrier is on OWCP, dues are still being deducted from National when they send us our

deposit. To explain, Branch 599 is paying union dues for carriers on OWCP, that is why a carrier on OWCP is required to reimburse the Branch. At present, over \$9,000 is due to the Branch.

We will never place someone in a financial hardship, but it is imperative that the money that is due to the Branch be repaid. Unfortunately, carriers that refuse to pay their dues will result in removal from the Union. If this happens and you have the NALC health plan, you will be dropped from your health benefits. The Branch expects that every member in this

situation will contact the office to discuss this matter. Payments need to be made on a monthly or bi-weekly basis so as not to get too far behind. Letters were just mailed out to carriers in this situation with some being a final notice. Please contact the office ASAP if you are on OWCP.

Until next time,  
*Alan*



Alan Robinson  
Financial Secretary  
Branch 599

## From the Treasurer's Desk – 22nd Edition

Brothers and Sisters,

### Exit Report

TIAREAP, the technology-based route inspections, as I stated several months ago, ended on May 31. The Technology Integrated Alternate Route Evaluation and Adjustment Process, has not, at this time been negotiated in order to continue the less evasive route inspection program. Our District was very successful, but as much as the commitment starts from the top District leaders, the local contacts were extremely important. Reading and responding to emails, scheduling consultations, working around job schedules, working with routes without a regular carrier, keeping managers focused to stay on course, being involved with every step, and educating the carriers throughout the process. Locally this is what made TIAREAP successful for Branch 599. I am hoping another RAP is negotiated between the NALC and the USPS for future route inspections. With NALC representatives returning to craft, and management returning to their respective positions, we are left with some unfinished business. However, in saying that, we need to continue to work

with carriers on their line of travel and mainly addressing and correcting safety delivery issues.

Management's decisions are now coming from headquarters, and it appears that 6-day mail counts will return. Teams are being formed, and we have seen teams go into our Tampa offices for training. Minor adjustments can now be made through the full-blown inspections or a 271g, special route count.

TIAREAP served a purpose and the technology-based process made this RAP the most accurate of all the negotiated RAPS. Utilizing the carrier's actual time, and if a carrier missed significant time, their own historical data was employed. I was disappointed though that there was really no exit strategy for those teams who had incomplete offices. I enjoyed serving as your Branch 599 representative as the NALC – TIAREAP Local contact. Stay tuned, should any future RAPS be introduced after contract negotiations are completed, I will keep everyone updated.

### Quick Hits: Information you should know

Since 2020, there has been a 300 percent annual increase in the number of violent crimes. Typically, the robberies are people trying to gain access to the mail. On May 16, Senators Kirsten Gillibrand (D-NY) and Josh Hawley (R-MO) introduced the Protect Our Letter Carriers Act (S. 4356) in the Senate, mirroring H.R. 7629. *This is a bill very important to all letter carriers. Our hope is that this legislation will deter these violent crimes and keep letter carriers safe on the job, NALC President Brian L. Renfroe said. I urge Congress to pass this bill, which would protect the nation's letter carriers who dutifully deliver medications, checks, ballots, packages and other essential mail that all Americans depend on.*

—NALC Bulletin



Tony Diaz  
Treasurer  
President Emeritus  
Branch 599  
NALCREST Trustee

Look forward to talking to you again  
on the next *Around the Horn*

# Let's Talk about Safety and package increase

This past summer has been one of the hottest in recorded history with temperatures well above normal. I, for one, along with all the other letter carriers I can think of are truly looking forward to some cooler temperatures. Now that we have started a new fiscal year the package load will be increasing. Let's talk about some of the ways to handle the package load that I am sure will be staggering over the next few months.

First off, let's talk about packages in the office. It seems that quite frequently, packages that are oversized are being left at our cases. In the M-41 *City Delivery Carriers Duties and Responsibilities*, it says clearly under item 112.4 **Conduct your work in a safe manner so as not to endanger yourself or others** and under item 133.1 **Always exercise care to avoid personal injury and report all hazardous conditions to the unit manager**. This means that you should make every effort to remove items that are in your way or can potentially lead to personal injury. Packages that are oversized should be moved out of your way to avoid a potential slip, trip, and fall accident. Carriers ask me if they can move these packages out of the way; I tell them to make a path to your case, last thing you want to do is leave packages around your legs so when you back up you fall over them. Another thing to note is that carriers try to stack as many parcels as they can in one load to take out to their vehicles. If you cannot see over the packages, then the load is too high; last thing you want to do is run over someone because you cannot see them or have packages falling all over the place as you are taking them out to your vehicle.

Secondly, let's talk about delivery of packages on the street. We know that packages come in all sizes and weights, but letter carriers that have park and loop routes know this best when they must load their satchels. As letter carriers, we can be required to carry up to 35 pounds of weight in our satchels of mail and parcels, but if the parcels cannot fit or are too heavy, then they must be taken separately to the door. Do not try to load parcels in your satchel that are too heavy. It clearly states in the M-41 under section 323.3 Parcel Post:

*For heavy parcels, the following systems may be used*

B. *Bypass the stop until the loop is complete, then drive to the delivery point with both the mail and the parcel.*

These procedures were put in place to avoid personal injury and the last thing you want is to be carrying a satchel that is too heavy. Not only can you have the potential for hurting yourself but also you might fall, and the mail can go everywhere turning into a big mess.

Lastly, let's talk about lifting techniques for delivery of parcels. Avoid bending over whenever possible. The Handbook EL-801 under Section 8-12.4 lists procedures for lifting

parcels beginning with Section A:

- a. *First, straddle the load. Make certain that the feet are parted with one foot beside the parcel being lifted and one foot behind. Spread feet comfortably (normally shoulder width) to give greater stability. Position the rear foot for an upward thrust.*
- b. *Keep the back straight, nearly vertical. Use a squatting position. Remember that straight does not mean vertical. A straight back keeps the spine, back muscles, and organs of the body in correct alignment.*
- d. *Keep the load close to the body. Arms and elbows should be tucked into the side of the body. When the arms are held away from the body, they lose much of their strength and power. Keeping the arms tucked in also helps keep body weight centered.*
- e. *Grasp the parcel near the top of the farthest corner, wrapping the palm around the edge. Hold the opposite bottom corner of the parcel in the palm of your other hand. Use the full palm; fingers alone have very little power.*
- f. *Keep the head upright and allow the head to move freely when lifting objects. This will help to maintain balance as the center of gravity shifts when picking up a load.*
- g. *Position the body so its weight is centered over the feet. This provides a more powerful line of thrust and ensures better balance. Start the lift with a thrust of the rear foot. Begin to lift straight up, smoothly, without stopping, by pushing with the legs, keeping the back straight.*
- h. *Complete the lift to a standing position and be sure the hold is secure before moving. When necessary, use the feet as a pivot point. Do not twist the body trunk.*
- i. *When raising a parcel above shoulder height, follow the procedures just described to raise it to waist height. Then rest the edge of the parcel on a ledge, stand, or hip. Shift hand position, so the parcel can be boosted after knees are bent. Straighten knees as the parcel is lifted or shifted to the shoulders.*

In closing, it is very important to remember that our careers depend on us being safe. We want to go home the same way we came to work. Do not overburden yourself because you feel like you have to when there are a lot of people from our loved ones to our coworkers depending on us, especially as we get further into the holiday season, so please be safe.

J.D.



J.D. Lewers  
Labor Management Rep.  
Branch 599  
NALC Safety Task Force  
Representative

---

# Proposed Bylaw Change

## Fees, Dues, Fines and Assessments

### Currently reads:

#### Section 1

(E) The Branch Action Fund Account is currently capped at \$350,000.00 (Three Hundred and Fifty Thousand Dollars) for the purpose deemed by the membership for any Branch Expense. Such funds shall be under the control of the Trustees and shall be used only for expenses determined by the membership of the NALC (National Association of Letter Carriers) Branch 599 as required by a two-thirds (2/3rds) vote of the members voting when properly notified in accordance with the Constitution of the National Association of Letter Carriers and the Bylaws of NALC Branch 599. These funds shall be set aside in an appropriate savings institution earning a guaranteed interest rate. All the interest earned by these funds shall be reinvested in that particular fund and at maturity the interest earned by that fund is to be withdrawn and deposited into an account agreed upon by the Trustees and thereafter, used exclusively for Branch expenses as deemed by the membership.

### Proposed to read:

#### Section 1

(E) The Branch Action Fund Account is currently capped at \$350,000.00 (Three Hundred and Fifty Thousand Dollars) for the purpose deemed by the membership for any Branch Expense. Such funds shall be under the control of the Trustees and shall be used only for expenses determined by the membership of the NALC (National Association of Letter Carriers) Branch 599 as required by a two-thirds (2/3rds) vote of the members voting when properly notified in accordance with the Constitution of the National Association of Letter Carriers and the Bylaws of NALC Branch 599. These funds shall be set aside in an appropriate savings institution earning a guaranteed interest rate. ***All the interest earned by these funds shall be transferred to the Branch Convention and Training Account. At maturity the interest earned by that fund is to be withdrawn and deposited into The Convention and Training Account and the principal amount is to be reinvested in an appropriate savings institution earning a guaranteed rate of interest. The Convention and Training Account is to be used exclusively for expenses for/associated with Conventions (National/State) and Training (Training Seminars, COP's, Rap Sessions (National/Regional) Leadership Academy, Steward College, Formal A and Beyond, Branch Officer Training, B-Team Training and Arbitration Advocate Training) and any other training as approved by the membership.***

(Changed Language annotated in ***Bold Italics***)

### Proposal signed by members in good standing:

Brian Obst, Mike Smith, Tony Diaz, Andre Hinton, Milagros Minsal

# NALC



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**800-424-5184**

Tue/Thur 8-3:30 ET

**202-638-4318**

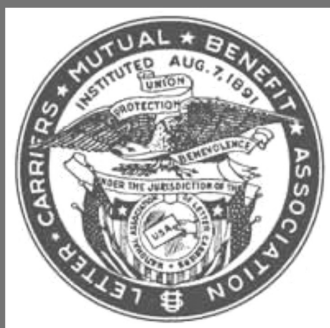
Weekdays 8-3:30 ET

[www.nalc.org/mba](http://www.nalc.org/mba)



### BRANCH 599

315 W Busch BLVD, Suite C  
Tampa, FL 33612



### BONITA LATTIMORE



MBA/NSBA  
Representative

(813) 473 - 2786



## A Tribute to John Ambrose, *The Legend*

We recently lost the longest serving letter carrier in Branch 599 history. My good friend, neighbor, and fellow member, John Ambrose, passed away on September 10 at the age of 83. When John retired on December 1, 2018, I wrote an article for the newsletter titled **John Ambrose, *The Legend* retired**. The article was about some of his accomplishments, and there were many, and historic as well.

John was the #1 senior carrier in Tampa for 18 years, that's right, from 2000 to 2018 he stood atop the seniority list. The carrier who replaced John as the #1 senior carrier (now retired as well) in Tampa was Freddie Nimphius (Carrollwood). Here is a fact for you, Freddie was number #76 on the seniority list in 2000, when John became the #1 senior carrier. John was carrying mail in the 33602 zone at Ybor City Station when he finally retired. He spent many years carrying mail in downtown Tampa (Commerce Station), before Commerce merged with Ybor City. No one, and I mean no one, knew the downtown routes like John. He was a casing machine; he knew all the ins and outs and was known to case several routes in the mornings. He helped substitutes like me get out of the office at a decent time, as the routes downtown were challenging to case.

John was converted to regular carrier on January 15, 1966. He carried mail as a career carrier for 52 years, just shy of 53 years. However, he actually began in 1962 as a PTF, so we are talking about 56 years, almost 57 years, that's amazing!

John received many awards throughout his career, but the one that stands alone is the 2 Million Mile Award. While many of us earned the Million Mile Award for 30 years of safe driving, John was presented the 2 Million Mile Award and that is truly amazing. Only a handful of 2 Million Mile Awards have and will ever be achieved nationwide. He was loved by his coworkers, and John loved coming to work and being part of the team. Long time downtown carrier and coworker, Steve Cueto, told me, *He was the best carrier I ever worked with.*

I remember while paying an office visit to Ybor City Station one morning in October 2018, while serving as President, John asked to speak to me. As I passed by John's route case, he said to me, *Keep this quiet, but I am ready, I am tired.* From there John ordered his retirement (blue book) book and after I helped him fill out his book, he was retired. A *legendary* career and I only wish he could have enjoyed more retirement years...he deserved it. I ended my 2018 newsletter article with this: **Congratulations John**, on a fabulous career with the United States Postal Service, your coworkers will miss you!!! May you enjoy many, many retirement years.

Respectfully, Fraternally,  
*Tony Diaz*  
President Emeritus

## Are You Ready? Retirement Seminar

Jerry Lonergan, Region 9 Instructor

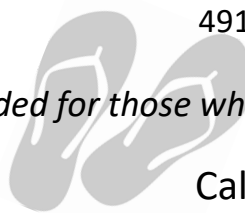
**Sunday • November 24 • 2-5 PM**

**IHOP**

4910 W Spruce Street, Tampa FL 33607

*Class intended for those who are eligible and/or close to retirement. Spouse welcome.*

Call our Branch office to register.



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NALC Branch 599

**10TH Annual MDA  
Charity Golf Tournament**

@

**Northdale Golf Club**

**4417 Northdale Blvd.**

**Tampa, Fl. 33624**



**\$100.00 per person**

**Optional Putting Contest \$5.00**

**Round of Golf / Catered Lunch**

**Long Drive Contest**

**Closest to the Pin**

**November 10th, 2024**

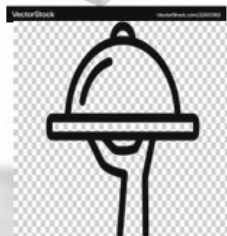
**Registration: 7:00am**

**Shotgun Start: 8:00 am**



**\$4000**  
**Gold Sponsor**

(2) Foursomes  
(2) Flag Sticks  
(8) Hats w/ Tournament Logos  
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**\$2000**  
**Reception**

(2) Foursomes  
Hole Sign  
(8) Hats  
Flag Stick



**\$1000**  
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(4) Hats w/ Logo



**\$600**  
**Team Sponsor**

Foursome  
Signage on Cart  
Signage on Hole



**\$500**  
**Hole In One**

Sign at Tee Box  
Grand Prize TBD



**\$250**  
**Flag Stick**

Name or Logo on Flag  
Hole Sign



**\$200**  
**Long Drive / Closest to the Pin/  
Putting Contest**

Signage at Designated Hole



**\$125**

Signage on Tee Box

**\*Sponsorships can be customized to your liking**



Deliver  
the Cure  
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## Sponsorship

### *Application Form* Due By 10/25/2024

BUSINESS NAME \_\_\_\_\_

INDIVIDUAL NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

MESSAGE ON SIGN \_\_\_\_\_

#### SELECT YOUR SPONSORSHIP PACKAGE:

- |                            |                            |
|----------------------------|----------------------------|
| ____ \$125 Hole Sponsor    | ____ \$500 Hole in One     |
| ____ \$200 Long Drive      | ____ \$600 Team Sponsor    |
| ____ \$200 Closest to Pin  | ____ \$1000 Silver Sponsor |
| ____ \$200 Putting Contest | ____ \$2000 Reception      |
| ____ \$250 Flag Stick      | ____ \$5000 Gold Sponsor   |

Contact : Alan Robinson 813-842-9762 (C ) / Office 813-875-0599

*[nalc599@verizon.net](mailto:nalc599@verizon.net)*

### Players Registration Form Due by 10/25/2024

GOLFER 1 \_\_\_\_\_ GOLFER 2 \_\_\_\_\_

GOLFER 3 \_\_\_\_\_ GOLFER 4 \_\_\_\_\_

MDA Federal ID # 13-1665552

Make checks payable to: **NALC Branch 599 / MDA**

**315 W. Busch Blvd. Suite C, Tampa, FL 33612**





Ardin Fisher was diagnosed with Duchenne Muscular Dystrophy at the age of 4 years old. Ardin is now 16 years old and has now become more dependent on mobile devices while out of our home. At home he can still get around, but falls are becoming more frequent



as the muscles on his legs are becoming weaker. Ardin has two siblings that are nothing short of a miracle to help make his ever-changing life as normal as possible for a 16-year old with muscular dystrophy. Every six months we travel to Massachusetts to see a team of specialists to help us make the best decisions for him and the family. Our home is slowly changing to meet the needs of all the mobile devices. Many weekends are spent constructing ramps and meeting contractors to change our home to best fit his needs. We are in the process of trying to get the resources together for a modified van to help transport Ardin and our family.

For the past 6 years our family has been a guest at the NALC Branch 599 MDA Golf Tournament. Ardin looks forward to this each year as we can drive around the golf course and see everyone that participates in this event. He always receives hats, mugs, towels and flags all personalized with his name on them. To this day, his favorite cup is one from the tournament with his name on it. Ardin is a smart and happy teen with dreams of entering college. His challenges don't change his outlook but give him perspective on how to overcome them with grace and kindness. We are faithful that all his needs will come to be. Please support this charity event for a great cause.

God bless,

Randy and Erin Fisher



## WEST CENTRAL FLORIDA LABOR COUNCIL

### 2024 Election Endorsements as of September 9, 2024

#### STATEWIDE

**Debbie Mucarsel-Powell** – US Senate

**Constitutional Amendment 1:**

**Partisan School Board Elections** – Oppose

**Constitutional Amendments 2-6** – No Action <sup>1</sup>

#### HILLSBOROUGH

**Kathy Castor** (incumbent)

US House of Representatives, FL-14

**Pat Kemp**

US House of Representatives, FL-15

**Fentrice Driskell** (incumbent)

State House, Dist. 67

**Karen Gonzalez-Pittman** (incumbent)

State House, Dist. 65

**Susan Valdes** (incumbent)

State House, Dist. 24

**Dianne “Ms Dee” Hart** (incumbent)

State House, Dist. 63

**Hillsborough County Millage for Public School Students** – Support

**Nancy Millan** (incumbent)

Hillsborough Tax Collector

**Craig Latimer** (incumbent)

Hillsborough Supervisor of Elections

**Bob “Coach” Henriquez** (incumbent)

Hillsborough Property Appraiser

**Andrew Warren**

State Attorney, 13th Judicial Circuit

**Cindy Stuart** (incumbent)

Hillsborough Clerk of the Court

**Chad Chronister** (incumbent)

Hillsborough County Sheriff

**Patricia Alonzo**

Hillsborough County Commission, Dist. 4

**Sean Shaw**

Hillsborough County Commission, Dist. 6

**Lynn Gray** (incumbent)

Hillsborough School Board, Dist. 7

#### PINELLAS

**Kathy Castor** (incumbent)

US House of Representatives, FL-14

**Whitney Fox**

US House of Representatives, FL-13

**Ed Hooper** (incumbent)

State Senate, Dist. 21

**Lindsay Cross** (incumbent)

State House, Dist. 60

**Michele Rayner** (incumbent)

State House, Dist. 62

**Pinellas County Schools Referendum** – Support

**Joanne “Cookie” Kennedy**

Pinellas County Commission, Dist. 1

**Charlie Justice** (incumbent)

Pinellas County Commission, Dist. 3

**Katie Blaxberg**

Pinellas County School Board, Dist. 5

**Deborah Figgs-Sanders** (incumbent)

St. Petersburg City Council, Dist. 5

**No Endorsement** <sup>1</sup>

St. Petersburg City Council, Dist. 7

#### POLK COUNTY

**Pat Kemp**

US House of Representatives, FL-15

#### PASCO COUNTY

**Pat Kemp**

US House of Representatives, FL-15

*(Continued on page 20)*

<sup>1</sup> “No Action,” or, “No Endorsement,” means that the Florida AFL-CIO has no position on this ballot item. Affiliates are free to endorse as they wish. However, WCFLC has the past practice of encouraging affiliates to refrain from endorsing or financially supporting in races marked “No Endorsement.”

**Branch 599**

# **Retirees Dinner**

**Sunday • January 19, 2025**

**5 – 9 PM**



## **Maggiano's Italian Restaurant**

203 Westshore Plaza, Tampa FL 33609

Call our Branch Office to Reserve a Spot

813-875-0599

*No Later than January 3*

Retired Member + 1 – paid by Branch  
Extra People or Active Members – \$50 per person

If you called in and then find you are unable to attend, please contact our Branch office to cancel no later than January 3—this will save the Branch from having to pay for your reservation.

(Continued from page 18)

**Dr. Christopher M. Dunning**  
Pasco Superintendent of Schools

### **CITRUS COUNTY**

**Victoria Smith**  
Citrus School Board, Dist. 3

### **MANATEE COUNTY**

**Heather Felton**  
Manatee School Board, Dist. 1

**Charlie Kennedy**  
Manatee School Board, Dist. 3

### **HERNANDO COUNTY**

**Renewal of One-Half Cent Sales Surtax to Continue  
Funding Fixed Capital Improvements to Schools in  
Hernando – Support**

**Renewal of Hernando School District Millage for  
Public School Students – Support**

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AFL-CIO Central Labor Council representing Organized Labor in  
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PO Box 76108, Tampa, Florida 33675-1108 WCFLC.org

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***At NALC's 73rd biennial convention recently held in Boston,  
nearly 5,500 delegates voted overwhelmingly to endorse and support the  
Harris-Walz campaign.***

–nalc.org News & Info

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## **Attention Federal Workers!**

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- and all other work-related injuries.

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- Dr. Tamea, is a Board-Certified, award-winning orthopedic surgeon, focusing on non-invasive procedures,
- Dr. Patel studied at the University of Florida, and then went on to receive a doctorate in physical therapy.



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Dr. Tamea's team will

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He will then discuss your treatment options with you.



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Dr. Patel's team will provide

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- work to repair and strengthen the injured area,
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✉ info@federalorthopedicsolutions.com

🌐 www.federalorthopedicsolutions.com

**The Villages, Tampa, Lady Lake, Wildwood & Ocala**

# Addressing OWCP issues...let's get it right

There have been many articles in our newsletter over the years regarding on-the-job injuries. These are regularly asked questions you need to know:

1. What do I do first?
2. Who do I notify?
3. What paperwork do I need?
4. Who will help me through this?

Correcting OWCP issues are time consuming, frustrating, and if not corrected can delay medical treatment that could cause more severe prolonged injuries. So how do you avoid these issues? How do you get it right?

The **answers** to the above questions should help the process.

1. Report the accident immediately, explain exactly what happened, with a time and place (address).
2. Your supervisor or manager, and if you cannot reach anyone, your steward or our Branch office. It is important to notify someone.
3. Register an account on ECOMP at [ecomp.dol.gov](http://ecomp.dol.gov). The forms needed are, CA-1, CA-16, and CA-17, know your forms, ask questions, and do not rely on management to submit your forms without verification.
4. Your supervisor and/or manager should assist you, however, this is not always the case. Do not allow management to delay you going to [ecomp.dol.gov](http://ecomp.dol.gov); this is critical to your case.

## *Other tips:*

1. Your online account at [ecomp.dol.gov](http://ecomp.dol.gov) will be available to download should you need a paper copy of any of your forms.
2. Write a detailed, thorough, complete, and legible statement. Some important information to consider, if applicable: the time, the place, the conditions, the surface(s), any contributing factors, possible witnesses, and any hazards.

## **On the Job Injury – Forms needed, simple math,**

$$\text{CA-1} + \text{CA-16} = \text{CA-17}$$

CA-16 must be signed by management,

Authorization for Examination and/or treatment.

Any questions...call the Branch office; ask for Brian Obst, 813.875.0599.





National Association of Letter Carriers  
599 Tampa Florida Inc.  
315 W Busch Boulevard, Suite C  
Tampa FL 33612  
813.875.0599  
www.nalc599.com  
Tampa Letter Carrier  
Volume 24 • Issue 10 • October 2024

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**\$1,200**

**12 Month Term\***

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FEDERAL CREDIT UNION

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\*APR – Annual Percentage Rate. Closed-End Loan, doc stamps will be paid for by member. Offer valid between October 16, 2024 and December 16, 2024. Direct deposit required during the life of the loan. Must be employed for at least 12 months and enrolled in direct deposit for at least 6 months prior to loan. All accounts must be current and in good standing for 6 months at the time of the loan. Existing holiday loan must be paid off to qualify for a new loan. This is not a pre-approved offer. Member must apply. Certain restrictions apply.

