



Tampa Letter Carrier

VOLUME 15, ISSUE 6

JUNE 2016

Around The Horn from The President's Desk

Food Drive update

Brothers and Sisters, at press time for this newsletter the figure for the amount of food collected had not been finalized. Food is still being collected and must be picked up by the food bank to weigh. Remember this, whatever Branch 599's final figure is, the food banks are better off today than they were before May 14, thanks to the 24th Annual 2016 Letter Carriers Food Drive!

It was a tremendous feeling assisting carriers unloading their LLVs and vans. Filling up big cardboard boxes that sat on pallets and loading the transport trucks. It was awesome to observe carriers helping carriers, many carriers staying after work, off the clock to help out. Many came in on their scheduled day off to assist their brothers and sisters who worked and collected food throughout the day. I witnessed the camaraderie between carriers at the stations I visited, working for a common goal, to feed the needy in our community. There was one station that brought in sandwiches and many of the carriers came back to the office to unload

food and eat lunch together. There was a station that had sandwiches donated by a local sandwich shop, and a station that had pizza bought. *Many thanks* go to the rural carriers, supervisors, managers, and postmasters who went above and beyond to support and help out. For those carriers who did not help out, there is always next year to lend a hand... your community service for the year.

We are looking for Branch 599 carriers to be part of the Food Drive Committee, to share ideas, to get involved. This year we ran the operation out of the union office, next year our committee will be more involved. *Thanks again to all!*

Committee of Presidents Meeting update

I attended the Committee of Presidents (COP) meeting in April in Atlanta, Georgia. There are two COP meetings per year held in different states. I look forward to acquiring and absorbing all the information that is made available. First through NALC

President Fred Rolando as he addressed the delegation of over 150



Tony Diaz
President
Branch 599

Branch Presidents for the entire first day, Sunday. Secondly, through time spent with fellow Branch Presidents from across the country is an opportune time to share and gather different ideas with similar issues. In addition, you can get an idea about issues Tampa may not be dealing with at this time but could affect us in the future.

The meeting commenced with NALC President Fred Rolando welcoming the presidents on Sunday morning, and Monday featured Director of City Delivery Brian Renfroe. The negotiations between the NALC and the USPS are ongoing and communication between the sides are much less hostile with new Postmaster General Megan Brennan. There is hope that the parties can agree to a new

(Continued on page 3)

Branch 599 Meeting

Thursday
June 2
7:30 PM

Branch 599 Office

3003 W Cypress Street
Tampa FL 33609-1617
813.875.0599
Fax 813.870.0599
www.nalc599.com

Tony Diaz
President
tony_diaz599@yahoo.com

Office Hours
Monday – Friday
7:30 AM – 4 PM

Rodna Kimelman Kirk
Office Secretary
nalc599@verizon.net

Tampa Letter Carrier

Tony Diaz
Publisher
Phyllis R. Thomas
Editor
editor@nalc599.com

Branch 599 Office
813.875.0599

National Association of Letter Carriers, Branch 599, 3003 W Cypress Street, Tampa FL 33609-1698, 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.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

Position	Officer	Phone	Email
President	Tony Diaz	813.875.0599 cell 813.598.9635	tony_diaz599@yahoo.com
Vice President	Alan Peacock	813.892.9378	apeacock.nalc@verizon.net
Recording Secretary	Michael Brink	813.661.1636	recording.sec@nalc599.com
Financial Secretary	Gilbert Cabanas	813.405.8424	financial.sec@nalc599.com
Treasurer	John Gebo	813.503.1256	jig7d7@aol.com
Sergeant-at-Arms	J.C. Howard	813.310.0689	
MBA/NSBA	Al Guice	813.465.9754	
Health Benefit Rep.	Lance Jones	813.264.9801	
Director of Retirees	Don Thomas	813.963.0653	retirees@nalc599.com
Trustees	Lori McMillion, Ch.	813.263.7101	
	Maggie Lancaster	813.317.7522	joelunaticplayer@aol.com
	José Oliva	813.299.8442	
Labor Management	Nick Cullaro	813.541.8159	
	Warren Sumlin	813.486.7612	
Presidents Emeritus	Garland Tickle • Orbe Andux Donald Thomas • Michael Anderson James Good • Alan Peacock		

Shop Stewards

Station	ZIP	Steward	Station No.	Steward's No.
Tampa Stations/Branches		Chief Steward, Brian Obst		727.458.0679
Brandon	33510/11		813.661.1636	
Carrollwood	33618	Freddie Nimphius	813.961.2962	813.263.7895
Commerce	33602	Pedro Jimenez	813.242.4507	813.727.9280
Forest Hills	33612	Nick Cullaro	813.935.2954	813.541.8159
Forest Hills	33613	Ed Humphries	813.935.2954	813.787.3914
Hilldale	33614	Darrick Smith	813.879.4309	813.446.5555
Hilldale Annex	33634	Varick Reeder	813.879.4309	315.491.6234
Interbay/Port Tampa	33611/16	Jackie Allen	813.831.2034	813.508.1440
Interbay/Peninsula	33629	Clement Cheung	813.831.2034	813.758.5910
Palm River Annex	33619	Pam Benton	813.663.0048	813.475.0753
Plant City	33564	Todd Soular	813.719.6793	508.615.6517
Produce	33610	Elvin Rodriguez	813.239.4084	646.346.3288
Ruskin/Sun City Ctr	33570	Aric Person	813.634.1403	813.545.7779
Seminole Heights	33603	Walt Rhoades	813.237.4569	813.389.1708
Sulphur Springs	33604	Steve Hall	813.237.4569	813.494.4669
TCA/Hyde Park	33606	Joe Bitz	813.873.7189	813.465.0004
TCA/Peninsula	33609	Alan Robinson	813.873.7189	813.843.9762
TCA/West Tampa	33607	Michael Smith	813.873.7189	813.326.0717
Temple Terrace	33617	Warren Sumlin	813.988.0152	813.486.7612
Town 'N Country	33615/35	Brian Obst	813.884.0973	727.458.0679
Ybor City	33605	Detlev Aeppel	813.242.4507	813.505.7914

Around The Horn from The President's Desk

(Continued from page 1)

contract despite the fact the APWU was not able to secure a new contract and entered binding arbitration. However, the NALC is very prepared in the event no agreement is reached, and we proceed to arbitration.

Negotiations include closing the wage and benefit gap between career carriers and CCAs. In addition, the CCA hours are being addressed; currently there are limited provisions, CCAs may work 11.50 hours a day, 7 days a week, this total is 80.50 a week. A topic that is also being addressed is dignity and respect on the workroom floor.

Facts:

- 2,500 new routes have been created through CDRAAP.
- CDRAAP – The joint process is complete; 67 Districts were involved; ended May 16; only reviews remain.
- 65,000 or a third of our membership is either CCAs or converted CCAs to regular/career.
- 32,337 CCAs have been converted to career regular status.
- PTFs, 600 remaining nationwide, mostly in small remote areas. The PTFs that have not been promoted are fine where they are and do not want to be moved. Many of these PTFs are also fine working part-time; the NALC will not force any conversions.
- 54% nationwide CCA retention rate, very alarming.
- Amazon adding 2,700 new delivery areas (ZIPs).

Letter Carrier Workforce Facts:

- 69% male carriers
- 31% female carriers
- Carrier average age is now 46.8 years old with the hiring of all the CCAs and the retiring of senior

carriers. This average age is down from the 54-56 age range.

- Average years worked is 15.3
- Active Carriers, 17% veterans, 83% non veterans
- Retired carriers, 70% veterans, 30% non veterans
- Race Breakdown, 53% White, 24% Black, 13% Hispanic, 9% Asian, 1% other

Ages:

Under 30	10%
31-34.....	7%
35-39.....	8%
40-49.....	26%
50-54.....	19%
55-59.....	18%
60-64.....	9%
65-69.....	2%
70+	1%

Years:

Less than 1 year	18%
Less than 2 years	25%
3-10 years.....	9%
10-15 years	13%
15-20 years	16%
20-25 years	11%
25-30 years	17%
Over 30 years	10%

Statements

This month I want to discuss the importance of personal statements and their affect on a grievance. From a steward's prospective, a solid statement can be vital to the success of a case. Statements are the starting point to a grievance, this is your opportunity to tell what you saw or witnessed, what you know, explain your side of the story. Whether it is for a situation involving you or a fellow carrier, your statement matters.

I have one solid piece of advice and it is the best advice I can give to anyone writing a statement—tell the truth, tell the truth, and tell the truth. Do not fabricate a story, do not stretch the truth, do not make assumptions,

and do not make allegations. Remember, should management challenge or dispute your statement, it is imperative that your side of the story is precise, consistent, and accurate. The integrity of your statement can make an impact on the case.

Pay attention to detail; the little things may be important. So, how is the most effective way to insure a statement is as factual and precise as possible? Write it the day a *situation* occurs, or as soon as possible while your thoughts are fresh in your mind. If you have a memory like mine, this is the best way. However, if this is not possible, then write down notes or specifics about an incident that will trigger your memory for when you are able to sit down and write it. Reminders such as a date(s), a time, who was involved (names), who else might be a witness, what was actually said between the parties, if applicable, a street name, an address, a tag number, a timeline, what may have caused an incident/accident, etc. Again, keeping these thoughts fresh in your mind will eliminate any uncertainty. Also include any prior issues relating to the same subject. Eliminate uncertainties such as: well I think I saw this, or I believe it was the 3rd of the month, or was it him or the other guy, was this said first or was that said first, I think I had 5 certified letters that day, I believe it was after lunch.

Your statement can also become a source for who a steward may want to interview. If you identify others who also witnessed what you saw, heard, or have previously experienced a similar situation; the steward would want to interview them. This witness could shed additional light on the case and verify a position or direction a steward may be leaning towards.

Begin by writing a rough draft of your statement with all of your thoughts

(Continued on page 4)

Sharing Our Members' Joys and Sorrows

Our deepest sympathy and prayerful support is extended to the family of **Diana Lopez** [retiree] whose passing was May 11; and to **Pam Turner** [Sun City Center/Sales & Retention Center] at the passing of her mother, April 25.

Correction: In our May newsletter, it was erroneously reported that Armand Whitman's mother passed. The editor sincerely apologizes for that mistake, as it was **Armand Whitman** [retiree] that passed, March 29.

We'll miss you, Pat!

Long time Town 'N Country carrier **Pat Erbe** transferred to Spring Hill and NALC Branch 2008, Clearwater. Pat commuted to and from Tampa for over 25 years and the time came to work closer to home. Pat will be greatly missed; he was reliable, polite, and a true professional. So from all the carriers at T'nC, all of the members of Branch 599 and the Branch office...GOOD LUCK, PAT!

Writers, Cartoonists, Artists

All Members of Branch 599 can submit original works for possible publication in this newsletter.

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.com and also to the Branch Office at nalc599@verizon.net no later than the 5th of each month.

Around The Horn from The President's Desk

(Continued from page 3)

and data. Let your steward review your rough draft before finalizing your statement. There may be some information in one part of your statement that contradicts another part. Your steward may also question a part of your statement and ask if you are absolutely sure you saw this or are you sure you heard that. There may be information that is irrelevant or inappropriate or simply not needed to include.

Hopefully this article emphasizes the significance of a statement and is helpful in organizing your thoughts.

Quick Hits:

Information you should know

*) It's official: Floridians may
Vote by Mail

Like many states, Florida allows voters to vote with a no-excuse absentee ballot through the mail. Historically, the term *absentee ballot* has been considered misleading because anyone can request a *ballot by mail* in the Sunshine State; however, voters in

many states traditionally have had to provide some type of justification to qualify for absentee voting.

Florida letter carriers helped convince the state legislature to pass a bill replacing the term *absentee ballot* with *vote by mail*, making it clear that voting by mail is not just for those who might be out of town on Election Day, but for anyone who wishes to vote by mail. Our legislative dollars at work (Political Fund).

—April Postal Record

*) Final CPR Class for 2016 will be Wednesday, May 18, at 7 PM. Please see flyer for more details...

*) CCA Town Hall Meeting was held Thursday, April 28; 35 CCAs from Tampa and Brandon attended. Important information was presented and then open conversation with a question and answer period. There are issues with how the CCAs are being treated and they will be addressed. We must improve on the 54% retention rate both locally and nationwide.

*) In case you missed it: Is the Postal Service struggling?
Economics ending March 31, 2016 USPS's YTD 2016 results: \$1.8 billion operating profit:
The U.S. Postal Service's February 2016 and year-to-date 2016 results were posted earlier last week on the Postal Regulatory Commission's website.

For the month of February, the Postal Service had a \$233 million operating profit. Year-to-date through February 2016 (the first 5 months of the postal fiscal year), USPS now has a \$1.8 billion operating profit.

This year's year-to-date operating profit is significantly higher than projected, and it's higher than the Postal Service's operating profit at the same time last year (which, at \$1.4 billion, was also very good).

**Look forward to talking to you again on the next
*Around The Horn
from the President's Desk***

The Birdseye View

National Agreement

Before the June Newsletter is received we will have ended the 2011-2016 USPS/NALC National Agreement with the exception, as usual, of continuing to bargain while following the existing contract. Impasse could lead to a resolve under mediation or arbitration; hopefully we agree to terms that both parties negotiate for that would be the best result.

The American Postal Workers Union (APWU) contract that expired last May went all the way to arbitration with a decision from the Arbitration due between June and August.

The National Rural Letter Carriers Association settled their contract with pretty much similar contract as the previous with percentage increases and cost of living allowances.

The NALC is aggressively trying to negotiate a contract that would shorten the divide between the career and non-career carriers regarding pay and benefits that were passed down from the Das Arbitration Award in the 2011-2016 contract. That award has led to the worst retention rate of new employees since USPS collective bargaining began. Even though we have converted thousands of non-career employees to career status, the staffing issues still occur due to lack of retention of new employees that are needed to fill all the positions left by large numbers of retirement and long term

absence employees. Time will tell if the negotiations are successful or we leave it to an arbitrator to decide what neither party could have learned to live with.

Politically Speaking

It appears that the rival parties are finally narrowing their respective candidates for the major party nominations for President of the United States, but we won't know until all the dust settles from the contentious battles that seem to have them all divided amongst the party establishments. This might be a fight that the citizens actually want considering the level of all the polls of that show division in both parties that call for cooperation and less stagnation to actually serve the electorate and not the elected.

The endorsements of labor so far in local elections are included in our newsletter. With great pride one who is the son-in-law of Denio Sanchez, a life member of Branch 599, Carl Hinson has been endorsed by The West Central Florida Labor Council, AFL-CIO, for Judge of the 13th Judicial Circuit, Group 3, Hillsborough County. Carl's parents are also both members of the IBEW locally. We also have many others who are friends of labor that are being endorsed and need our support. There are remaining screenings going on until July and we will keep you informed as they are all completed. The AFL-CIO COPE committee will

finalize the national election candidates at their June meeting and we will inform all the members of those endorsements once announced.

The action plan is being implemented for election canvassing, phone banking, and the operation to get out the vote. If you are interested in participating as a volunteer, please contact our office and let us know how you would like to help. Passing out leaflets, phone banking, canvassing door to door, distributing signs...there are many jobs available for volunteers to be part of the process. Encouraging eligible voters to register and vote is very easy now due to the change in Florida for universal vote by mail... just register and request to vote by mail regardless whether you are away or at home. That law goes into effect July 1, 2016. It took years of discussion in Tallahassee to finally get this great legislation passed to reduce voter suppression and help get the voters the best opportunity to vote without being in long lines for long hours. This is America's greatest freedom so don't neglect this hard fought for privilege!

Fraternally Yours for Solidarity and Unity,
Alan Peacock



Alan Peacock
Vice President
Branch 599

NALC e-Activist Network

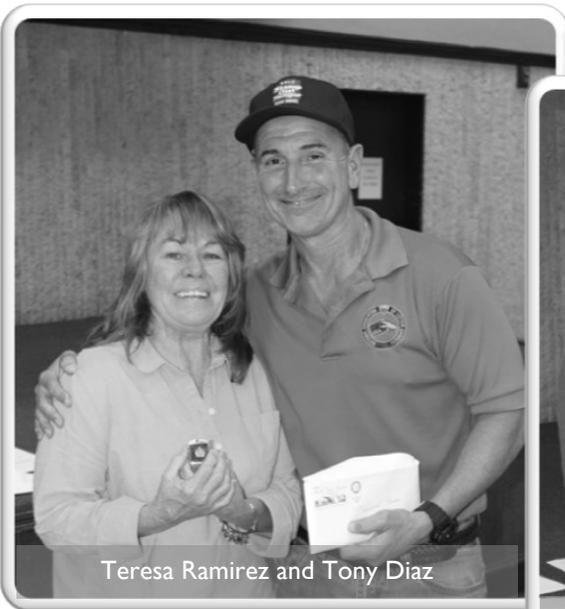
Join together with tens of thousands of other letter carriers to make your voice heard! NALC will send you email alerts when it's time to act on issues affecting active and retired letter carriers and the future of the Postal Service. www.nalc.org

LETTER CARRIER POLITICAL FUND

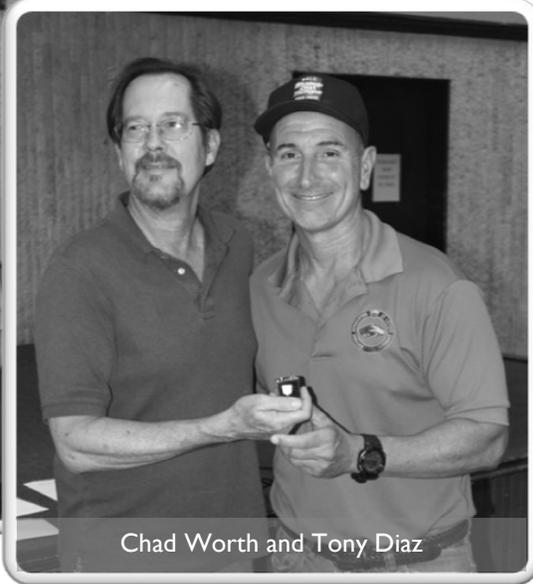
DELIVERING NALC'S MESSAGE TO WASHINGTON

As a member of the NALC, there are several easy ways to give to the Letter Carrier Political Fund:
Payroll Deduction,
Direct Bank Withdrawal
or Annuity Deduction.
Find more information at nalc.org.

Teresa Ramirez and Chad Worth Retired!



Teresa Ramirez and Tony Diaz



Chad Worth and Tony Diaz

Congratulations to **Theresa Ramirez** [Hilldale], and **Chad Worth** [Forest Hills], who received their retirement pin and gratuity from President Tony Diaz during our May Branch meeting.

Arthur Haines received 40-year Service Award!



Carrier **Arthur Haines**, Town 'N Country, was presented a 40-year service award by (A)Postmaster Richard Fermo on May 11, 2016. Arthur is currently #3 on the seniority list and began carrying mail in Tampa on May 6, 1978. The photos also include his family, wife and daughter and the District Manager. *Congratulations to Arthur for this achievement!*

A Blunderful Blizzard of Boz

Region 9 National Business Agent Kenneth Gibbs has sent us an updated list of persons ineligible to be delegates to the 70th NALC biennial convention in August. Fortunately, none of our members are on this list. But if any of Branch 599's delegates have made travel arrangements with those on the list, please be advised of their new status.



Jim Boczarski
Retired Member
Branch 599

Benedict Ahole
 Claire D. Aisle
 Sue Ford Amages
 Frank Appraisal
 Miles Away
 Pete Bogg
 Adam Bomb
 Esther Bonnet
 Maximilian Bucks
 Orson Buggy
 Justin Case
 Dennis Chair
 Ann Chilada
 Crystal Chandelier
 Brandon Cows
 Rosie Dariviter
 Leavon Delights
 Ann Dover DeMoney
 Eva Destruction
 Marion DeVorse
 Bruce Easily
 Siddon Mike Easter
 Arch Enemy
 Jen Exer
 Kasia Fallingstar
 Matilda Field
 Douglas Fir
 Florence Flask
 Preston Folded
 Art Gallery
 Otto Graf
 Laura Gravity
 Tommy Growls

Bebe Gunn
 Helena Handbasket
 Cliff Hanger
 Barry D. Hatchet
 Ward Healer
 Zelda House
 Madge Iktrick
 Jack Innabocks
 Ellis Island
 Mason Jar
 Della Katessin
 Bernadette Kindling
 Jack Knife
 Ty Knotts
 Marshall Law
 Justin Urban Legend
 Penny Loafer
 Jimmy D. Locke
 Alice Lost
 Holden McGroyn
 Marsha Mellow
 Rudy Mentary
 Angela Mercy
 Adeline Moore
 Rusty Nails
 Jim Nasium
 Pearl Necklace
 Upton O'Good
 May Onaisse
 Alois Ondobal
 Trudy Opendoor
 Warren Peace
 Olive Pitts

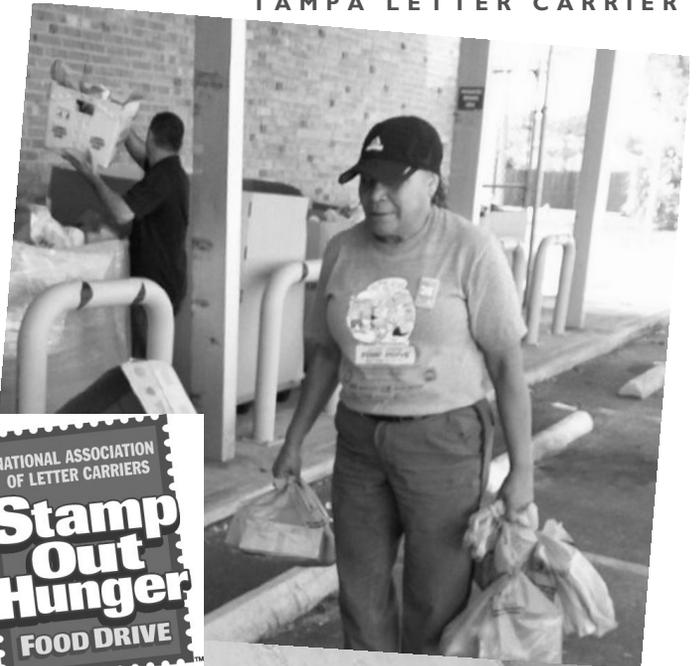
Claire Annette
 Polka
 Rachel Profiling
 Grant Proposal
 Maisey Reston Pease
 Jordan Rivers
 Chuck Roast
 Ira Rollover
 Ben D. Roolles
 Will U. Shaddup
 Jim Shorts
 Drew Sketches
 Dean Slist
 Suzanne Socks
 Ann Teater
 Tess Tickles
 Al Toesax
 Rudy Tootoot
 Sol Twaterfisch
 Adam Upp
 Art Vaark
 Ella Vator
 Claire Voyant
 Kat Whiskers
 Megan Whoopie
 Dustin D. Wind
 Barb Wire
 Otto Wreck
 Dot Yerize
 Val Yubel
 Ben Zedrine
 Sue Zookie

Carry On! -Boz





Special thanks to Brocato's for providing sandwiches at the 33619 zone.



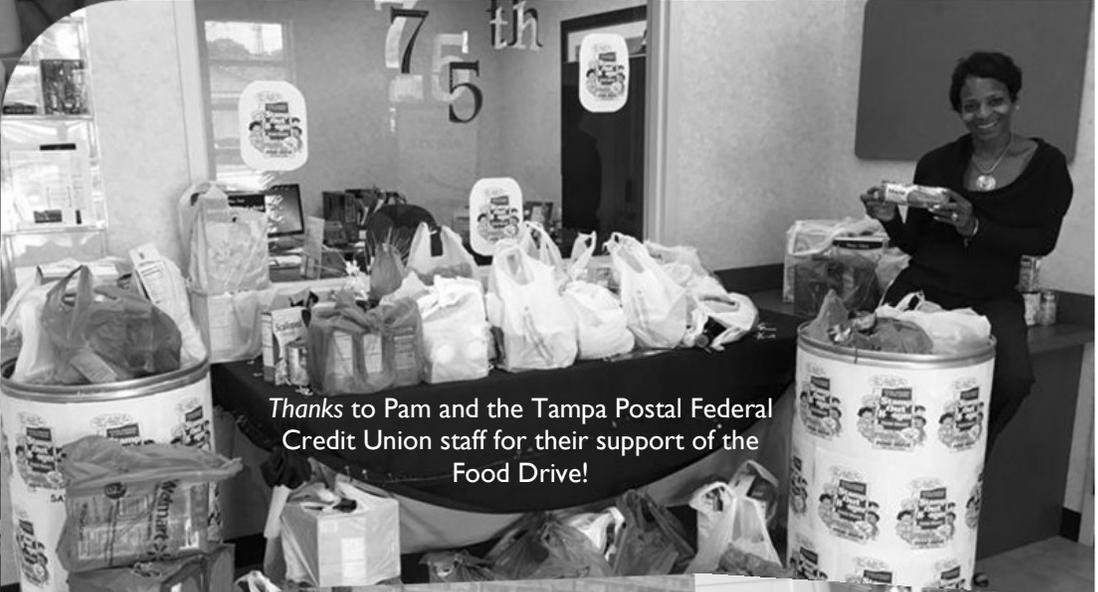
NATIONAL ASSOCIATION
OF LETTER CARRIERS

**Stamp
Out
Hunger**

FOOD DRIVE

May 14, 2016





Thanks to Pam and the Tampa Postal Federal Credit Union staff for their support of the Food Drive!





West Central Florida Labor Council, AFL-CIO

P.O. Box 76108 • Tampa, Florida 33675 • (863) 583-3330

2016 ENDORSED CANDIDATES

As of May 3, 2016

- Hillsborough County Supervisor of Elections **Craig Latimer** (P.O. Box 2303, Lutz, 33548)
- Hillsborough County Tax Collector **Doug Belden** (1128 Shipwatch Cir., Tampa, 33602)
- Hillsborough County Property Appraiser..... **Bob Henriquez** (1535 W. Park Ln., Tampa, FL 33606)
- Hillsborough County Commission, Dist. 3..... **Les Miller** (2505 E. 38th Ave., Tampa, FL 33610)
- Hillsborough County Court Judge, Grp. 10..... **Miriam Velez Valkenburg** (214 S. Armenia Ave., Tampa, FL 33609)
- 13th Judicial Circuit (Hillsborough County) State Attorney..... **Mark Ober** (P.O. Box 18987, Tampa, FL 33679)
- 13th Judicial Circuit (Hillsborough County) Public Defender..... **Julianne Holt** (PO Box 172417, Tampa, FL 33602)
- 13th Judicial Circuit (Hillsborough County) Judge, Grp. 3 **Carl Hinson** (2401 W. Platt St., Tampa, FL 33612)
- 13th Judicial Circuit (Hillsborough County) Judge, Grp. 24 ... **Melissa Polo** (3802 W. Bay to Bay Blvd., Suite 12, Tampa, FL 33629)

- Pasco County Clerk of Court **Paula O'Neil** (P.O. Box 7110, Bayonet Point, FL 34674-7110)
- Pasco County Court Judge, Grp. 4 **Debra Roberts** (8138 Massachusetts Ave., New Port Richey, FL 34653)

- Pinellas County Commission, District 1 **Janet Long** (P.O. Box 7896, Seminole, FL 33772)
- Pinellas County Commission, District 3 **Charlie Justice** (P.O. Box 40234, St. Petersburg, FL 33743)
- Pinellas County Commission, District 7 **Kenneth Welch** (P.O. Box 10459, St. Petersburg, FL 33733)
- Pinellas County School Board, Dist. 1 (Co-Endorsement) { **Joanne Lentino** (PO Box 281, Bay Pines, FL 33744)
 **Matthew Stewart** (PO Box 56454, St. Petersburg, FL 33732)
- Pinellas County School Board, Dist. 4 **Eileen Long** (2019 Southpointe Dr., Dunedin, FL 34698)
- Pinellas County School Board, Dist. 5 **Eliseo Santana Jr.** (1400 Byram Dr., Clearwater, FL 33755)

- Polk County Supervisor of Elections **Lori Edwards** (P.O. Box 6414, Lakeland, FL 33807)
- Polk County Commission, Dist. 3..... **J.C. Martin** (3903 Cypress Landing E, Winter Haven, FL 33884)

- Sarasota County Commission, Dist. 1 **Fredd "Glossie" Atkins** (1679 – 35th St., Sarasota, 34234)

Shop Stewards will Meet

Tuesday 7 PM
May 31
July 5

Branch 599 Meeting

Thursday 7:30 PM
June 2
July 7

Executive Board Meets

Thursday 6:30 PM
June 2
July 7

Sunday Work Party

at our Hall 9-11 AM
June 5
July 10

Retirees Breakfasts

Monday June 6 9 AM
Denny's Restaurant at Dale Mabry & Spruce
2004 N Dale Mabry Highway, Tampa

Tuesday June 14 8 AM
Bob Evans Restaurant
SR-60 & Falkenburg Road, Brandon

ARSLAN UNIFORMS

Bill & Shirley Moran

Gold Card Member Branch 1477 St. Petersburg
Honorary Member Branch 599 Tampa

**NEED UNIFORMS IN A HURRY?
SHOP BY PHONE FROM HOME**

320 Patlin Circle East, Largo FL 33770-3063
BILL'S CELL 727.543.0705 ▪ SHIRLEY'S CELL 727.543.0708
FAX 727.585.9367
bilmor@tampabay.rr.com



A.R. Tony Huerta Branch 599
National Association of Letter Carriers
3003 W Cypress Street
Tampa FL 33609-1617

813.875.0599 • Fax 813.870.0599
www.nalc599.com

Tampa Letter Carrier
Volume 15 • Issue 6 • June 2016

NONPROFIT ORG
US POSTAGE
PAID
TAMPA FL
PERMIT NO. 1285

75th Anniversary Deal

Ready to Buy a New Home?

Receive **\$750**
Towards
**CLOSING
COSTS!***

TAMPA POSTAL
FEDERAL CREDIT UNION

1941 2016

800.782.4899 x 319
www.tpcu.org

Speak to a Mortgage
Specialist Today!

Federally
Insured
by NCUA.

Equal
Housing
Lender.

*This is not an offer to extend consumer credit as defined by Section 1026.2 of Regulation Z. Not valid with any other offer. Tampa Postal FCU will pay up to \$750 on closing costs of the approved Conventional 1st Mortgage loan financed with the Credit Union during May 1 - July 31, 2016. Tampa Postal FCU NMLS 411052 offers home loans by partnership with CU Members Mortgage a division of Colonial Savings, F.A. NMLS 401285.