



# Tampa Letter Carrier

## From the President's Desk

What will history tell us—will we begin on a path that continues to allow us to be the most trusted service to the American public or will the spiral of dismantling drive us to the private sector? The National Association of Letter Carriers is doing everything in its power to help the US Postal Service be successful. We have negotiated favorable Memorandums and assisted the Postal Service in all aspects of downsizing and consolidating to right-size the US Postal Service to aid in keeping it viable for the customers and to keep our network productive for all 150 million deliveries six days a week. The efforts our Letter Carriers make has added billions of dollars in new revenue through the *Customer Connect* program that continues to produce even through the worst workplace climate we have ever experienced. We are thin in staffing

and that is why President Fred Rolando crafted a new memorandum that allows the Postal Service to hire 3,400 more Transitional Employee's and for every TE hired they will convert a PTF Carrier to fulltime. When there are no PTF Carriers left to promote and there are vacant fulltime duty assignments, the TEs can be assigned the positions until there are PTFs hired or eReassigned into that installation. Please note that the Arbitration Panel is continuing to hear testimony and our president is fighting to craft an opportunity for there to be a career path for all TEs to gain career seniority and benefits. President Rolando is still trying to negotiate a contract during the same time the hearing is going on in hopes it won't be left to the fate of the Arbitrators. We have also been informed that unless there is some staffing relief or there



**Alan W. Peacock**  
President, Branch 599

are reduced delivery days that are highly unlikely, we will not be offered an incentive to retire like the Clerks and Mail Handlers were. Essentially, our president believes that not only should we retain 6 delivery days, he believes it should move to 7 days a week, due to the demand of e-commerce and same-day delivery. Provide us with the right tools like virtual time scanners and proper staffing to process the mail for us to deliver then just get out of our way and we will be successful! The other issues that have to be dealt with are the future consolidations or closure of plants and the possibility of some employees taking incentives to retire. Currently we have about 35 fulltime positions residual vacancies that are being withheld

*(Continued on page 3)*



**Branch Meeting**  
**Thursday**  
**December 6**  
**7:30 PM**

## Branch 599 Office

3003 W Cypress Street  
Tampa FL 33609-1617

813.875.0599

Fax 813.870.0599

www.nalc599.com

Alan W. Peacock  
President

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Monday-Friday

8 AM – 4:30 PM

Rodna Kimelman Kirk

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## Tampa Letter Carrier

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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 no later than the 5<sup>th</sup> of each month in order for us to meet our time limits to the publisher.

## Officers

Position	Officer	Phone	Email
<b>President</b>	Alan W. Peacock	813.765.0599 office 813.875.0599	apecock.nalc@verizon.net
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<b>Treasurer</b>	Ray Garcia	813.787.3640	treas.ray@nalc599.com
<b>Sergeant-at-Arms</b>	J.C. Howard	813.310.0689	
<b>MBA/NSBA</b>	Al Guice	813.422.4967	
<b>Health Benefit Rep.</b>	Terry Franklin	813.758.3061	
<b>Director of Retirees</b>	Lance Jones	813.220.1292	
<b>Trustee Chair</b>	Lori McMillion	813.263.7101	
<b>Trustees</b>	John DeRosa	813.850.8418	
	Warren Sumlin	813.486.7612	
<b>Labor Management</b>	Sam Santilli	813.215.7595	
	John Rowland	813.770.7769	
<b>Presidents Emeritus</b>	Garland Tickle • Orbe Andux Donald Thomas • Michael Anderson James Good		

### Executive Board

#### Meets

Thursday 6:30 PM

December 6

January 3

### Shop Stewards

#### will Meet

Tuesday 7 PM

December 4

Jan. to be announced

## Shop Stewards

Station	ZIP	Steward	Station No.	Steward's No.
Tampa Stations/Branches Chief Steward, Brian Obst				727.458.0679
Brandon	33510	Terry Franklin	813.661.1639	813.758.3061
	33511	Terry Franklin	813.661.1639	813.758.3061
Carrollwood	33618	Freddie Nimphius	813.960.8894	813.263.7895
Commerce	33602	Pedro Jimenez	813.242.4507	813.727.9280
Forest Hills	33612	Alan Robinson	813.935.2954	813.843.9762
Forest Hills Annex	33613	Nick Cullaro	813.935.2954	813.541.8159
Hilldale	33614	Sam Santilli	813.874.6809	813.215.7595
Hilldale Annex	33634	Varick Reeder	813.889.3913	315.491.6234
Hyde Park	33606	George McEndree	813.873.7189	813.935.0244
Interbay/Port Tampa	33611/16	Marie Brown	813.831.2034	727.331.9907
Interbay/Peninsula	33629	Sammy Graham	813.831.2034	813.454.3319
Palm River Annex	33619	J.C. Howard	813.663.0048	813.310.0689
Plant City	33564	Varick Reeder	813.719.6793	315.491.6234
Produce	33610	John DeRosa	813.237.4280	813.850.8418
Ruskin/Sun City Ctr	33570		813.634.1403	
Seminole Heights	33603	Tony Diaz	813.237.4569	813.598.9635
Sulphur Springs	33604	John Rowland	813.237.4569	813.770.7769
TCA/Peninsula	33609	Brian Obst	813.873.7189	727.458.0679
TCA/West Tampa	33607	George McClelland	813.873.7189	813.270.5035
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 Aepfel	813.242.4507	813.505.7914

# From the President's Desk

(Continued from page 1)

for the possibility of hundreds of excessed clerk and maintenance employees. Even though we have had success in converting PTFs to fulltime for our Carrier Technicians it is becoming more difficult to convert for our other fulltime positions that are residual vacancies. As of November 3, we actually only have one PTF left in Tampa, four in Brandon, two in Sun City Center, and none in Plant City. It looks as though we will be an all Fulltime Regular workforce with a larger component of TEs. During the lame duck session of the Senate and Congress after the election, there will not be any action on Postal legislation until more than likely after the inauguration. The Arbitration may not be finalized until late February or early March.

## Open season for our Health

**Plan** is November 12 through December 10, 2012. I highly recommend our plan; it is run by our union and we hire union employees. In addition, we are one of the highest rated plans and we had the largest percentage decrease in premiums of all the federal plans. Many members were disappointed when we went to the Open Access Program [OAP], but my primary doctor who is out of network charges less than my copayment that any of my network physicians receive.

## Upcoming Events

- Our MDA *Fill the Satchel* drive collected over \$1,500 and year-to-date we are over \$3,100 with several other planned events scheduled.
- MDA *Bowl-A-Thon* will be November 18, in Brandon at

Oakfield Lanes from 12-3 PM. We plan to have three, all at different locations. We have a lot of fun and it is a great way to help *Make a Muscle* for those who depend on our help.

- We are planning a retirement rap session sometime in early December.
- *Toys for Tots* will be on December 1 and the program was a little slow getting underway, but it is in full swing and *Valpak* and the *Flyer* came through to help with circulation notice. This year the drive is being expanded to include the entire Suncoast District that encompasses over 4 million addresses.

## Interventions

Another topic of concern locally, is how the process works for interventions; so that everyone knows...this cannot be done just because you dislike being supervised. Management has the right by the contract to manage employees. What does matter is if they are abusing that privilege by use of harassment, intimidation, or bullying. This all applies to employees as well; we all are required to be civil and professional in all aspects of our employment. That means that when we are instructed to do something in the area of our duties and responsibilities, we should comply and if you feel that you are receiving improper instruction you should ask for representation. No employee should ever enter into any agreement that involves discipline without representation; it violates the National Agreement and there are Supreme Court decisions that support that. The union is the sole bargaining representative in all and any agreements period.

## Thank You

Last but not least, I want to thank all those who participated in the campaign process, especially those who supported our labor endorsed candidates. I can tell you personally we are bi-partisan in the vetting process as I have met with candidates from both major parties and most understand how essential it is to be less polarized and find common ground to resolve our nations' issues for all our citizens. Our national officers should be applauded for their efforts in discussing our issues with all the leaders in committees of both houses as well as the White House. We will be diligent to promote Letter Carrier issues, however, the final outcome of the election process and do everything to promote the future of the US Postal Service. May God Bless America!

I wish all our members and their families a joyous and safe holiday season. Happy Thanksgiving, Merry Christmas and best wishes to all of you for the Holiday of your faith and choice.

Faternally and In Solidarity,  
*Alan Peacock*  
President, NALC Branch 599



# Treasurer's Report – October 2012



Ray Garcia  
Treasurer  
Branch 599

September 30 BB&T **Operating Account** \$23,317.68

## Deposits

NALC Secretary Treasurer [2]	\$18,372.74
Back Dues [3]	150.54
Lakeland Letter Carriers	300.00
MDA Fill the Satchel [3]	
MLK & Dale Mabry	\$104.50
Himes & Hillsborough	450.54
Columbus & Dale Mabry	956.33
	1,510.37

## Expenses

Branch Officer Salaries [13, monthly]	\$1,815.00
Branch President Salary [2 PP]	4,614.00
Branch President's Health Benefit [2]	655.20
Branch Office Secretary's Salary [2 PP]	2,040.00
Branch Steward Salaries [19, monthly]	2,845.00
Stewards Reimbursed Wages [4]	555.25
Editor/Webmaster Salary [monthly]	160.00
Security Guard during Branch Meeting	45.00
IRS Taxes [form 941] for September	2,953.01
FL Dept of Revenue UTC-6 Quarter 3	280.21
Tax Atty/CPA 3rd Quarter Corrections	320.00
Retirement Gratuities	150.00
Reimbursement [Br. meeting refreshments]	55.70
FSALC Training Seminar [12]	2,753.47
Reimbursement FSALC Training Van & Gas	440.46
Committee of Presidents Expenses [2]	365.90
Florida AFL-CIO Membership	120.00
United Memorial Bibles [3]	121.46
MDA Fill the Satchel	1,510.37
Pitney Bowes Postage	200.00
Ray Anthony Printing [2]	240.22
Akita Copy Products	795.62
Great American Leasing Corp [copier 2]	659.78
QuickBooks Pro Online Service	24.95
Verizon [phones & internet]	367.41
AT&T Wireless	94.10
Quill Corporation	7.48
Staples [office supplies]	213.65
BB&T Online Service	14.95
BB&T Service Charge [2]	29.90

September 30 BB&T **Building Fund Account** \$32,641.71

## Deposits

Hall Rentals [5]	\$2,436.27
Recreation Room	31.00

## Expenses

Building Manager [monthly]	\$600.00
Rental Agents Salaries [5]	465.00
Custodial Services [5]	750.00
City of Tampa Police [rental security]	369.00
Reimbursement for Building Supplies [2]	219.73
Rental Deposit Refunds [4]	1,980.00
City of Tampa Utilities	580.42
TECO [Sept & Oct electric]	2,567.97
TECO Gas	102.24
Crenshaw Termite & Pest Control	39.59

## Accounts as of October 31

BB&T Operating Account	\$14,871.09
BB&T Building Fund	32,270.47
MidFlorida Credit Union Savings	254.92
MidFlorida Credit Union CD	100,000.00
Regions Bank CD	50,000.00
USAmeriBank CD	200,000.00
USAmeriBank MM [Training Fund]	13,480.43
<b>Total Balance Available</b>	<b>\$410,876.91</b>



Learn more here: [www.nalc.org](http://www.nalc.org)  
Click the *Gimme 5 for COLCPE* logo  
to learn more and then  
signup as an e-activist!

# Around the Horn

## **Merry Christmas and Happy New Year** to all my Brother and Sisters!

Press time for this December article was November 5, a day before Election Day. Hopefully the outcome of all the elections reflects the tireless work our legislative department and all the legislative volunteers have completed. I am proud of the commitment and effort the NALC and Branch 599 has put forth and support the endorsements of those that will best serve to save our jobs.

### **Fill the Satchel Day**

Thanks to all the volunteers who gave up their Sunday morning, October 14, for *Fill the Satchel Day* to support the Muscular Dystrophy Association. In all, we had 25 Letter Carrier volunteers, both active and retired, covering 3 corners. The October 14 date was chosen in an attempt to capture the heavy traffic that accompanies a Tampa Bay Buccaneers' football game. The three corners, all near Raymond James Stadium, were Dale Mabry Highway and M.L. King Jr. Boulevard, Hillsborough and Himes Avenues, and the busiest intersection was by far, Dale Mabry Highway and Columbus Drive. Volunteers assembled 9-9:15 AM at Branch 599's union hall and began to walk the streets by 10 AM. Due to limited parking areas many volunteers were shuttled to their assigned intersections. Water and Gatorade were provided as the temperatures reached into the high 80s. After a slow first half hour the donations began to pick up and we had two solid hours of heavy traffic to solicit from. The beginning collection time will be adjusted at our next collection to 10:30 AM. In all we collected over \$1,500; a good start for 2½

hours. Another possible *Fill the Satchel Day* will be discussed for December 9. The Buccaneers host the Philadelphia Eagles and this game should be one of the more attended games of the year. This may be another great opportunity to collect for MDA and Jerry's kids. **Mark your calendars**, our next scheduled MDA event is a *Bowl-A-Thon* on Sunday, November 18, in Brandon. We want to make this a big Letter Carrier social event and family day. The location is an attempt to involve our Branch 599 offices in the outlying areas, Brandon, Plant City, and Sun City. We are hoping with this location we can set a *Bowl-A-Thon* attendance record! Please join us and stay tuned for further details.

### **FSALC Fall Training Seminar**

Training was held October 26-28 in Punta Gorda FL. In all, Branch 599 sent 12 representatives to the 3-day session that included a lengthy address from National President Fred Rolando. With the election less than 2 weeks away at the time, legislation dominated the seminar. On Saturday afternoon, the 27<sup>th</sup>, all those who were in attendance were either walking the streets in neighborhoods canvassing registered voters or making phone calls to those voters getting the word out.

### **Contract Negotiations Update**

The NALC began testimony on October 29. President Rolando assured the congregation that the NALC is prepared with a thorough presentation aimed at convincing the arbitrator for a favorable outcome. He could not give out many specifics on the proceedings, but he did mention wages and a more flexible workforce as two of the argued points. Should the arbitration process go the distance, with no agreement prior till it

is in the hands of the lead arbitrator, the decision could take till February or March 2013.



**Tony Diaz**  
Vice President  
Branch 599

### **Safety Facts**

**Motor vehicle accidents:** *three contributing factors*

- 1. Striking stationary objects...** basketball hoops, trash cans, parked vehicles, landscaping timbers, mailboxes, overhangs, poles, and fire hydrants.
- 2. Backing...** striking many of the above listed, including an elderly lady and a disabled gentleman in a wheelchair.
- 3. Rollaway-runaway...** do I need to say more? Unacceptable.

**Industrial accidents:** *most common*

- 1. Slips, trips and falls...** slippery and uneven surface, objects
- 2. Insect bites...** bees, wasps, spiders, and snakes

**\* 50 percent of our district accidents are repeaters.**

**\* Attentiveness or lack thereof, is the common denominator in both sets of accidents.**

### **Quick Hits:**

**Information you should know**

\*) **Flu shot dates** are being coordinated to encourage employees to be proactive concerning prevention. Hopefully, we can arrange a *flu shot day* at every station and office; stay tuned for signup sheets.

\*) **Work Party:** next work party is set for December 9, the Sunday after the December 6 union meeting.

\*) **Health Benefit Open Season** official dates are November 12 – December 10.

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

# Proposed Bylaw Changes

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## ARTICLE VII – Fees, Dues, Fines and Assessments

### Currently reads as follows: Section 1 B

Annual dues shall be twenty-four hours of a Grade 1, Step O, Letter Carrier, payable in advance at the rate of two hours per month. A member placed in a LWOP status for more than thirty (30) days shall not be required to pay Union dues until the member is returned to a pay status.

### Proposed to read as follows: Section 1 B

Annual dues shall be the pay of a City Carrier Grade 1, Step O, payable at the rate of one hour per period. A member placed in a LWOP status for more than thirty (30) days shall not be required to pay Union dues until the member is returned to a pay status. A member placed in an OWCP status will be required to pay their Union dues directly to the Union's Financial Secretary.

Signed by: Tony Diaz, Gilbert Cabanas, Leslie Raymond Garcia, John DeRosa, Lance Jones

## ARTICLE VII – Fees, Dues, Fines and Assessments

### Currently reads as follows: Section 1 C

Retired members prior to October 1982 will be required to pay \$20.00 directly to the Financial Secretary. All active members collecting OWCP benefits will pay their Union dues directly to the Financial Secretary.

### Proposed to read as follows: Section 1 C

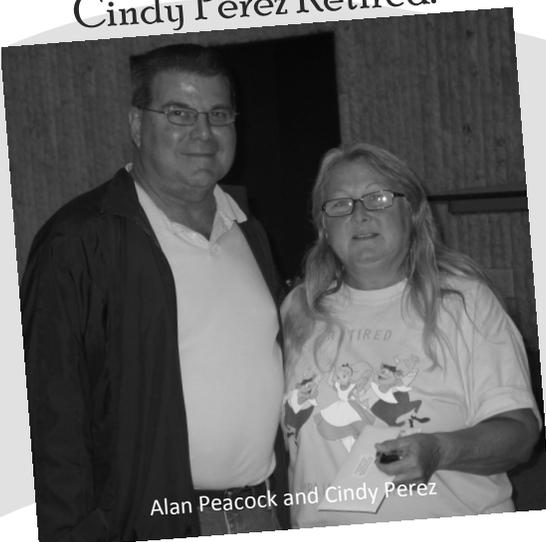
Retired members prior to October 1982 will be required to pay \$24.00 directly to the Financial Secretary. All active members collecting OWCP benefits will pay their Union dues directly to the Financial Secretary. All other retired members will be required to pay \$2.00 per month.

Signed by: Tony Diaz, Gilbert Cabanas, Leslie Raymond Garcia, John DeRosa, Lance Jones

## Sharing Our Members' Joys and Sorrows

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### Cindy Perez Retired!



Alan Peacock and Cindy Perez

### Get well wishes & prayers

are sent to **Michael Crowder** [Interbay] at Cypress Palms Assisted Living, Largo; to **Will Tolliver** [retiree]; and to Barbara Sanchez [West Tampa].

President Alan Peacock recognized **Cindy Perez** [Temple Terrace] during our Branch meeting in November and presented her with a check from the Branch for her retirement.

# Proposed Bylaw Changes

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## ARTICLE VII – Fees, Dues, Fines and Assessments

### **Currently reads as follows: Section 1 F**

Each month \$1.00 per active member shall be set aside in an appropriate savings institution for the purpose of establishing a General Fund. Such General Fund shall be under the control of the Trustees of the Branch.

### **Proposed to read as follows: Section 1 F**

Each pay period \$2.00 per active member shall be set aside in the appropriate savings institution as follows: \$1.00 each pay period per active member shall be placed in the Training and Convention Fund and \$1.00 each pay period per active member shall be placed in the Building Fund.

Signed by: Tony Diaz, Gilbert Cabanas, Leslie Raymond Garcia, John DeRosa, Lance Jones

## ARTICLE XV – Station Stewards

### **Currently reads as follows: Section 6**

All Station Stewards shall receive \$100.00 per month for allowed expenses. All Station Stewards shall receive \$50.00 for attending monthly Shop Steward Training meetings. The President and Vice President shall be paid \$45.00 a month for attending the monthly Shop Steward Training meetings. Shop Stewards and Officers shall not have any reduction in pay due to illness, dependent care, annual leave or any valid circumstances that would keep him/her from attending such meetings.

### **Proposed to read as follows: Section 6**

All Station Stewards shall receive \$100.00 per month for allowed expenses. All Station Stewards shall receive \$50.00 for attending monthly Shop Steward Training. The President and Vice President shall be paid \$45.00 a month for attending the monthly Shop Steward Training. Shop Stewards and Officers shall not have any reduction in pay due to illness, dependent care, annual leave or any valid circumstances that would keep him/her from attending such training.

Signed by: Leslie Raymond Garcia, John DeRosa, Lance Jones, Gilbert Cabanas, Julius C. Howard, John P. Rowland

## STANDING RULES

### **Currently reads as follows:**

2. The Executive Board meeting shall be held on the first Thursday of each month and shall start promptly at 6:30 PM.

### **Proposed to read as follows:**

2. The Executive Board meeting shall be held on the first Thursday of each month and shall start promptly at 6:15 PM.

Signed by: Leslie Raymond Garcia, John DeRosa, Lance Jones, Gilbert Cabanas, Julius C. Howard, John P. Rowland





Photos were taken at the *Toys for Tots* kickoff event, which recognized all the volunteers; we learned more about the organization and what it means to the children in our community. Collection boxes were distributed to coordinators for Post Office lobbies so that box customers can participate, too. We're preparing for an awesome collection day and appreciate every Letter Carrier's effort!

Maggie Lancaster  
Branch 599 *Toys for Tots* Coordinator



Sgt. Major William Hines, Civilian Coordinator Herb Donica, Tampa Postmaster Debra Gornick, and NALC Coordinator Maggie Lancaster

## Sunday Work Party at the Hall

December 9 9-11 AM

# A Point of Personal Privilege – Bylaw Changes



Ray Garcia  
Treasurer  
Branch 599

At the 7:30 PM, December 6, 2012, Thursday night Branch union meeting there are five (5) proposed bylaw changes that need to be voted on by the membership:

1. **ARTICLE XV Station Stewards Section 6** deals with changing the wording. The word *meeting* is to be changed to *training*.
2. Another change concerns the **STANDING RULES** (item 2) with changing the starting time of the Executive Board Meeting from 6:30 PM to **6:15 PM**.
3. **ARTICLE VII Fees, Dues, Fines and Assessments Section 1 B** changes wording to be concise with the amounts of moneys to be withdrawn from fulltime Letter Carriers' pay checks of *2 hours of pay per month* to **1 hour of pay per pay period**.
4. **ARTICLE VII Fees, Dues, Fines and Assessments Section 1 F** changes the supposed \$1 per month submission to the General Fund to allow the Union each pay period \$2 per active member in appropriate savings institutions. One dollar (\$1) per active member each pay period will be placed in the Training and Convention Fund. One dollar (\$1) per

active member each pay period will be placed in the Building Fund. Moneys placed in the Training and Convention Fund is very important so that our local will be able to send our Officers and Stewards to State and National Training seminars. With management attempting to do their worst on the workroom floors it is imperative that our officers and stewards are kept up-to-date on all grievance processes and have informed efforts to stop management from privatizing our jobs and stopping any possible legislation that could change or eliminate our benefits for active and retired Letter Carriers. The dollar (\$1) to be placed in the Building Fund each pay period will help with the maintenance of the building located at 3003 W. Cypress Street. Currently, the building has need of a new roof and the replacement of energy efficient air conditioners. These AC units need to be placed on ground level to expedite any repairs or maintenance that may have to be done. We also need to paint the building on the outside and inside. The two restrooms adjacent to the rec room need to be repaired. Plus, we need to repair the parking lot and repair the electric gates that

continue to break down.

## 5. **ARTICLE VII Fees, Dues, Fines and Assessments Section 1**

C pertain to the amount of dues to be paid by all retirees of this Union. The current rate of \$20 a year is \$1.67 a month. This totals to about 6¢ a day for all retirees. The change in this bylaw increases the yearly amount to \$24 a year or \$2 per month. *This is only an increase of 33¢ a month.* For me, as a retiree, this totals to about 7¢ a day. I believe I can afford this increase and I hope our retirees attend the Union meeting to vote for this minimal increase.

In closing I hope everyone voted in the presidential election on November 6. Additionally, it is my family's wish that every member and his/her family had a Happy Thanksgiving and will have a very Merry Christmas and an extremely Happy New Year.

*All things are subject to change, and we change with them. (Omnia mutantur, nos et mutamur in illis.)*

—Anonymous

## Retirees Breakfast

Monday December 3 9 AM

Coffee Cup

4407 N. Hubert Avenue, Tampa

## We attended training events to better serve you



President Peacock attended the Committee of Presidents meeting in Las Vegas, October 14-15.

Left to right: Al Friedman, Steve Halkias, Pat Mullins, Alan Peacock, Les Stroup, and Rick Abbarno.

Twelve of us attended the FSALC Fall Training Seminar in Punta Gorda, October 26-28.

Left to right:  
Warren Sumlin, Brian Obst,  
Sam Santilli, Jim Good,  
Detlev Aepfel, Tony Diaz,  
Varick Reeder, John Rowland,  
George McClelland,  
Terry Franklin, Alan Peacock;  
not in photo, Pedro Jimenez.



Our MDA Coordinator, Sam Santilli, is selling **Color Coded *Day Off* Calendars** for \$4 each and all the proceeds go to the Muscular Dystrophy Association.



*from your Officers, Shop Stewards, and Staff of Branch 599*

## **ARSLAN UNIFORMS**

*Bill & Shirley Moran*

Retired Letter Carrier 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



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 PERMIT NO. 1285

# Happy ~~Early~~ Holidays



*Skip Your Loan  
 Payments!*

**SKIP YOUR NOVEMBER  
 OR DECEMBER LOAN  
 PAYMENTS!**

Extra Cash - just in time for the holidays! This holiday season Tampa Postal is offering you the opportunity to skip one or all of your loan payments.\* For only \$25 per loan, you can skip your loan payment for either the month of **November** or **December** (excluding 1<sup>st</sup> Mortgages, Home Equity Loans, MasterCard and RV Loans). If you already made your November loan payment(s), you can still skip December.

**Visit [www.tpcu.org](http://www.tpcu.org) to Learn More.**



**800.782.4899 | [WWW.TPCU.ORG](http://WWW.TPCU.ORG)**

\*Visit [www.tpcu.org](http://www.tpcu.org) for complete details.



**TAMPA POSTAL  
 FEDERAL CREDIT UNION**