



Tampa Letter Carrier

From the President's Desk



Alan W. Peacock
President, Branch 599

At this time I would like to acknowledge all members past and present, who have been dedicated to the achievements that have benefitted the entire membership of our organization. We have many things to be thankful for with the kind of support we once had in our Branch. There is still a core group of members, active and retired, that strongly supports the Branch in all the many efforts we have to be involved in. For clari-

Don't continue to assume that someone else is going to stand up and deliver for you, make an effort to join e-activist and contribute to the cause through COLCPE.

fication, we all need to understand that the NALC is not your employer; we are the organization that is your advocate. NALC represents its members contractually as well as fraternally for the good of the entire association. We are also bipartisan advocates for the legislation that affects the US Postal Service. When you may question who the NALC supports, it must be clear that we support those who support the US Postal Service and the working conditions and benefits of all members of our organization as well as our brothers and sisters of

other postal unions. If you are involved closely in supporting the causes we have, I thank you. If you are a member that is on the sideline and not involved, then I suggest that you wake up and get onboard. Don't continue to assume that someone else is going to stand up and deliver for you, make an effort to join e-activist and

contribute to the cause through COLCPE. I heard more questions about *what are we going*

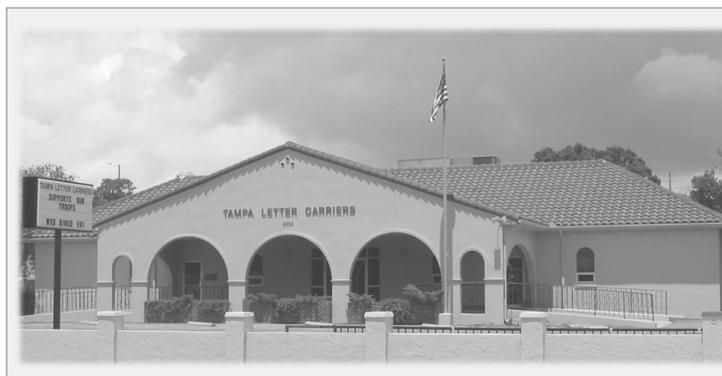
to get, or is there going to be a buyout or incentive to retire. What happened to: *can I help out or what does the organization need, or how can I volunteer?* It seems as though the whole country has developed a defeatist attitude and belief that we are in the worst dire problems ever. The more we pull together and support each other the sooner we will pull through the times we are in. And of course we ourselves are better off than many who are unemployed, without health care, or even homeless. For myself, I personally will work hard on the

issues affecting working families and the efforts to restore a stronger middle class.

Promotions

Recently, we were successful in converting five part-time flexible carriers to full time and hopefully we will add another twelve in the near future. I am aware of how frustrating it is to wait for promotion to full time; I went through two hiring freezes when I was a PTF and it lasted over five years. In addition we will have a new Carrier Technician position posted that took a long effort to accomplish. With that done we will only have one route in Tampa that does not have a T-6 that covers its day off. Plant City is getting additional PTFs added to their staff and hopefully any positions that were in withholding there as well as Brandon and Sun City Center will be converting PTFs to full time as well. Every effort should be made to maximize conversions because all FSS withholding has completed

(Continued on page 3)



Branch Meeting
Thursday
March 1
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

apeacock.nalc@verizon.net

Office Hours

Monday-Friday

8 AM – 4:30 PM

Rodna Kimelman Kirk

Office Secretary
nalc599@verizon.net

Tampa Letter Carrier

Alan W. Peacock
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 no later than the 5th of each month in order for us to meet our time limits to the publisher.

Officers

Position	Officer	Phone	
President	Alan W. Peacock	813.765.0599	apeacock.nalc@verizon.net
		office 813.875.0599	
Vice President	Tony Diaz	813.598.9635	dcoach9@tampabay.rr.com
Recording Secretary	Michael Brink	813.661.1639	recording.sec@nalc599.com
Financial Secretary	Gilbert Cabanas	813.855.0516	financial.sec@nalc599.com
Treasurer	Ray Garcia	813.787.3640	treas.ray@nalc599.com
Sergeant-at-Arms	J.C. Howard	813.310.0689	
MBA/NSBA	Al Guice	813.422.4967	
Health Benefit Rep.	Terry Franklin	813.758.3061	
Director of Retirees	Lance Jones	813.220.1292	
Trustee Chair	Lori McMillion	813.263.7101	
Trustees	John DeRosa	813.850.8418	
	Warren Sumlin	813.486.7612	
Labor Management	Sam Santilli	813.215.7595	
	John Rowland	813.770.7769	
Presidents Emeritus	Garland Tickle • Orbe Andux		
	Donald Thomas • Michael Anderson		
	James Good		

Executive Board

Meets

Thursday 6:30 PM

March 1

April 5

Shop Stewards

will Meet

Tuesday 7 PM

February 28

April 3

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	Donna Dayton	813.960.8894	813.417.5589
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	813.597.4112
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)

and there are very few withholding issues from other crafts affecting any carrier positions. This could change in the future with the Postal Service still planning closings once the moratorium expires in May. There are currently nineteen pieces of legislation that could affect the future of the Postal Service; only a few are supported by NALC and they are the ones with majority support in Congress. The majority support doesn't mean that those bills will ever reach the floor for a vote; our system has its flaws.

Executive Board & Stewards

I want to inform all our members of some changes on our Executive Board. Recently, Jose Oliva resigned from trustee and Warren Sumlin has been appointed to replace him. We want to

thank Joe for all his contributions and wish him well. Another appointment for the good of the association; Brian Obst has been reappointed as Chief Steward of Tampa. Brian has done an outstanding job in handling a very heavy workload representing several offices and is a great assistance to many new stewards. I

will continue to be Chief Steward of Branch 599 and Tony Diaz will continue to be the Alternate Chief Steward of Branch 599 in my absence. Tony also helps with assisting new stewards while dealing with many issues affecting our members. We are fortunate to have many seasoned stewards who need little guidance in performing their duties and representing their offices well.

What happened to: can I help out, or what does the organization need, or how can I volunteer?

Bylaw Proposals

There are some new Bylaw proposals that have been looked at very hard by the Bylaw Committee and hopefully will be supported by all the membership. I

would like to thank all the members who actively support our meetings and bring many different view-

points before our members. This is democracy at work and there is always more than one opinion and this is something that should be valued and not despised. When the decisions are made and supported by the majority, it is the most civil recourse for the voice of our membership.

Fraternally in Unionism and Solidarity,
Alan Peacock, President, NALC Br 599

Things You Should Know – Our Union Hall

Once again, the subject of selling our Hall was brought up unexpectedly at our monthly meeting. It seems some folks believe that we have outgrown the building. Some comments were that it was too old, it needed repairs, and it was too big for us now with much needed maintenance. I wonder what those folks do with their own homes? Doesn't your roof need to be replaced? Don't you replace your air conditioner every 10 years or so? Should you now try to sell your home without general maintenance, or perhaps fix those problems in order to enjoy your home, or at least receive a better price on your investment? For everyone's information, that building has not only paid all of its bills associated with the Hall, but provided the carriers with money to enjoy whatever was needed throughout the years. Who was to blame that we never put aside some funds for general maintenance? If one doesn't save some money on a yearly basis for the future, then you will not have a future. All these past years, Bingo and our rentals were generating over \$100,000-150,000 on a yearly basis. Perhaps if we had just saved 10% of that

total, we would have more than enough for repairs on that building. Didn't we think that our Hall would someday need some work as it began to age? Everybody and everything goes through an aging process, so maintenance is always needed. Isn't that why we buy insurance for our family, and why we all need doctors to care for us? One cannot just enjoy the rewards of our building without ever saving some funds for needed repairs. I believe our small investment in our Hall is much like an investment in education. Because in the long run, it doesn't cost you money, it will make you money. Our Hall has always paid all the utility bills, the cleaning of its floors, security provided with all rentals, also provided convention funds every 2 years. We all have enjoyed dinners, picnics, retirements and installation dinners. Many times these functions were catered in order for all to enjoy. Some of these functions cost about \$12,000 per event, all that was paid from the Hall's function, never from Union dues. We haven't spent any Union dues money on our Hall's maintenance; those funds [Hall's maintenance] were in a separate TLC fund. Our hall is still

providing funds for the building's expenses with about \$3-8,000 every month from our rentals. Why sell the Hall that is still supporting itself since the early 50's and has provided us with a comfortable allowance for all those years? Isn't it time for us to return the favor by spending some money on the upkeep of our building so that it can continue to generate funds; that is the right thing to do. That building isn't just a building; it's our Hall, our legacy, and a landmark in Tampa, which is why I'm glad that a majority of those carriers at the meeting voted that motion down. I believe that if we ever decide to sell our Hall, all carriers, young and old, must be included in that final decision, not just the 75 carriers who attend one meeting. I also agree with my old friend, Mr. Ray Wallace, on the use of our strike fund account which now stands at \$350,000; that money should be used to repair our hall and make it become the greatest Hall in Tampa. By law, we can never strike and for once, Union funds can be used to beautify our Hall.



Gilbert Cabanas
Financial Secretary
Branch 599

Treasurer's Report



Ray Garcia
Treasurer
Branch 599

January 2012

Income

Dues & Other Income [15] \$29,821.95

Taxes

IRS Form 940 [1] 970.21

Florida Department of Revenue [5] 817.49

Operating Expenses

Officers Pay [14] 9,210.88

Branch Office Secretary [2 PP] 3,600.00

Stewards Pay [21] 2,730.00

Stewards Lost Wages [2] 1,097.62

Retirement Gratuities [2] 350.00

President's Health Benefit 327.32

Petty Cash Replenishment 196.68

Editor/Webmaster 160.00

Officer Reimbursements [2] 150.50

Bills for the Month

Retirement Dinner at Chart House 3,670.49

Staples Credit 379.12

Verizon Internet & Phone Service 363.44

Rust Insurance [Bonding] 350.00

Postmaster [postage account] 300.00

Brown's Trophies [for Stewards] 260.30

HostGator.com [website hosting] 214.80

Akita Copy Products [copier] 125.00

Ray Anthony Printing [letterhead] 121.82

Ella Winner Sandwiches [union meeting] 100.00

AT&T Mobility [for president] 93.98

Security Guard [Branch Meeting] 45.00

QuickBooks online service 24.95

BB&T online service charge 14.95

Great American Leasing [balance owed] 9.96

End of Month Operating Balance \$15,111.54

Banking Accounts \$410,699.25

Emilio Cosme & Pete Rodriguez Retired!



Alan Peacock & Emilio

President Alan Peacock recognized **Emilio Cosme** [Plant City] and **Pete Rodriguez** [Ybor/Commerce] during our

Branch meeting in February and presented them with a check from the Branch for their retirement .



Alan Peacock & Pete Rodriguez

Sharing Our Members' Joys and Sorrows

Get well wishes & prayers are sent to **Ray Wallace** [retiree], and to **Michael Crowder** [Interbay] who is at Cypress Palms Assisted Living, Largo.

Our deepest sympathy and prayerful support is extended to Mary Ann and family at the homegoing of her husband, **Robert Kelly** [retiree], February 4.

Member would appreciate ride to Branch Meetings Sy Adel, a retired 60-year NALC member who lives at John Knox Village [4000 Fletcher Avenue, Tampa] is looking for someone who would be willing to give him a ride to and from Branch meetings on the first Thursday of each month. If you are willing and able, please call the Branch Office at 813.875.0599 and give us your name and telephone number, and we will have Mr. Adel return your call. He would really appreciate the assistance.

Retirees Breakfast

Monday March 5 9 AM

Coffee Cup
4407 N. Hubert Avenue

Sunday Work Day

March 4 9-11 AM

Organize Shed & Maintain Grounds

GIMME 5 FOR COLCPE

Learn more here:
www.nalc.org

Click the Gimme 5 for COLCPE logo to learn more and then sign up as an e-activist!

COLCPE
Protecting Your Future in Washington

NALC
National Association of Letter Carriers
Political Education Fund

Around the Horn

Sunday Work Day

Brothers and Sisters, I want to first thank the *Super Bowl Sunday Work Crew* for their volunteer time. Seven fellow Branch 599 Brothers joined me for a 2-hour work party to spruce up the exterior of our Letter Carriers Hall. The *Crew* almost filled the dumpster with scrubs, weeds and trash during the 2-hour period. In my February article, I requested volunteers for the Sunday following the monthly union meetings. I know the first one landed on Super Sunday, a day of many parties and gatherings. The 2-hour time limit (9-11 AM) was designed so everyone who had a Super Bowl party to attend had ample time. I thank all who joined in; there was a list of items, and we were successful in completing them all. I want to give a *special thanks* to long-time retiree, Howard Sykes. Howard has been retired longer than many of our members have been active. He has had his share of health issues, however, neither his health nor his age (70 plus) was going to keep him from being a part of the *Crew*. **The next Sunday work day will be on March 4**; volunteers are welcomed, retired and active. For those of you who are in favor of keeping our Hall:

let these work parties show your commitment to that cause. No one is expected to be there at every Sunday work party; everyone has commitments and families to attend to; we are only asking for 2 hours. The primary project in March will be organizing the contents in the utility shed, located behind the Hall. In addition, we will continue the maintenance of the grounds and the clean-up outside the exterior fence. For those who would like to participate call the Branch Office, contact myself or talk to me at the next union meeting on March 1.

Safety

Due to a rash of dog bites and attacks, the Stations with predominantly walking/park and loop routes should expect to see a representative from Animal Control. The talks are aimed at prevention, awareness, and the seriousness of these attacks. Sulphur Springs Station was the first to have Animal Control visit and the presentation was very informative and eye-opening. The representative answered questions and talked about some experiences. Remember, when carrying a park and loop route, you should always carry a satchel and dog spray. For dis-

mounts, you should have dog spray, or something with you should you not have a dog spray. You need something to combat an attack, a package, a half -tray, a magazine, or an umbrella. We are also trying small horns; they have been effective on two occasions.

Quick Hits:

Information you should know

*) Sam Santilli and I are attending a 3-day Legislative session in Tallahassee in February. We will report on the session at the March union meeting. The Florida State Association of Letter Carriers has organized the Legislative agenda, showing the importance of face to face meetings with our Representatives. This also emphasizes the importance of COLCPE. While this topic has been talked about and talked about, COLCPE is an insurance policy. With Legislation being such a big part of the NALC's fight to save our jobs, you would think COLCPE is a no-brainer.

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



Tony Diaz
Vice President
Branch 599

Unionism – Why are we our own worst enemy?

I have been working for the Postal Service for over 13 years and I can't for the life of me figure out why carriers insist on being their own worst enemy.

Our National Officers work tirelessly to obtain a fair contract that ensures we are compensated fairly for the job we perform. In that contract are the protections that they have bargained for that protect our members from the many abuses; past, present and future; which management attempts to bring down on all of us. All of the stewards use the contract to protect the carriers and see that they get treated fairly in all situations. Yet I constantly observe carriers forgetting to do even the simplest tasks to assist in their own protection.

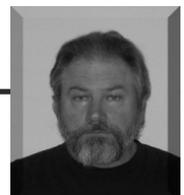
Let us remember that the contract is written to protect all carriers and when you attempt to circumvent its terms for your own gain it affects all of the carriers as well. I realize that sometimes carriers fail to understand the reasoning behind some of the contractual provisions and they think that it won't hurt if they don't follow them in their own issues because it makes things easier for them. What has to be understood is that the contract is for all of us, not just one individual and the only way that it works is when all parties follow its guidelines

Let us look at some examples:

A carrier wants to only work a couple of hours on his/her SDO [scheduled day off] and go home after 2 hours. Carrier says s/

he agreed that s/he didn't want the overtime and signs off on a 3971 stating so. This is not allowed under the contract due to the guarantee clause in Article 8. People have argued with me that they should be allowed to do this. What they fail to realize is that if there was no guarantee clause, management would be able to adjust your hours at their beck and call. Suddenly you could be scheduled to come to work at noon on your SDO and work whatever they wanted and this would also bleed over into your regular schedule to the point where you might find yourself

(Continued on page 6)



Brian Obst
Tampa Stations/
Branches Chief
Steward
Branch 599

Proposed Bylaw Change

ARTICLE IV, Officers, Section 6

Currently reads:

Regular monthly dues shall be reimbursed during their term of office for the President, Vice-President, Recording Secretary, Financial Secretary, Treasurer, Sergeant-at-Arms, MBA-NSBA Representative, Health Benefits Representative, Labor Management Representatives, Director of Retirees, MAPS Coordinators and the Board of Trustees composed of three members.

Proposed to read [Changes noted in **bold italics** and strikeouts displayed to indicate changes]:

An amount equivalent to his/her regular monthly dues **which is deducted from his/her pay, less any amount retained, reimbursed or returned to the NALC**, shall be reimbursed **each year** during their term of office for the President, Vice-President, Recording Secretary, Financial Secretary, Treasurer, Sergeant-at-Arms, MBA-NSBA Representative, Health Benefits Representative, Labor Management Representatives, Director of Retirees, **Station Stewards**, MAPS Coordinators and the Board of Trustees composed of three members.

Final Draft would read:

An amount equivalent to his/her regular monthly dues which is deducted from his/her pay, less any amount retained, reimbursed or returned to the NALC, shall be reimbursed each year during their term of office for the President, Vice-President, Recording Secretary, Financial Secretary, Treasurer, Sergeant-at-Arms, MBA-NSBA Representative, Health Benefits Representative, Labor Management Representatives, Director of Retirees, Station Stewards and the Board of Trustees composed of three members.

Signed by: Mike Brink, Terry Franklin, John L. Lykins, John De Rosa, Lori McMillion, Tony Diaz, and John P. Rowland.

Unionism – Why are we our own worst enemy?

(Continued from page 5)

working whatever hours they wanted you to work. It is important to see the big picture when dealing with contractual issues. Remember it is not only about you; the Union is a collective made up of all its members and is stronger when all are working together for a common goal.

What about leave situations? There are guidelines for the handling of leave in both the National Agreement as well as the LMOU. We don't get to ignore these simply because they interfere with what we want. These guidelines were established to provide a fair opportunity for all to utilize their leave benefit and attempts to contravene these guidelines for one's own personal gain is wrong and causes problems that affect all carriers. I know that we all cannot get the amount of time off that we might like, but this is no reason to try to work out deals with management to bypass contractual guidelines, as they are for the protection of all. Remember, the rule you try to skirt by today will be the one that you need to protect you next time.

Also remember that Article 1 of the National Agreement clearly states that

the NALC is the exclusive bargaining agent for wages, hours and working conditions. I tell you this so that when management comes to you, either individually or in a group, and attempts to get you to agree to some change in any of these you will understand that they are violating the National Agreement and no matter how much it might seem like a good idea at the time you should contact your Union representative to notify them of the incident. As exclusive bargaining agents for the craft, the NALC can bargain on your behalf and if the issue is beneficial and does not cause any problems it may indeed be able to be worked out. If management is trying to do it outside of the proper bargaining method there is usually something bad associated with it.

In addition to those examples presented above, I would like to touch briefly of the use of forms. The Postal Service seems to have a form for everything and I am aware that they can be a pain to fill out. I must point out that these forms, no matter how worthless you might think they are, will provide you with protection from management abuse and attempted discipline if you simply use them properly. The 3996 form for auxil-

iary assistance is a form you fill out if you require overtime or auxiliary assistance on your assignment. The directions are on the form and if you need help your steward will be only too happy to work with you on them as they will protect you from management when dealing with estimate issues. The 3189 Request for Temporary Schedule Change form has a spot for the Union to sign off on all schedule changes, failure to get a Union signature invalidates the request. Management may not act on the request until it has been signed off on by the Union and if they approve a request without a Union signature it will be cause for a grievance on the issue.

I hope that you can see by the examples presented that the National Agreement is there for your protection so if you work within its guidelines you will find protection under its umbrella. The JCAM, the agreed upon interpretation of the National Agreement, is available in every office as well as on our website nalc.org and I encourage you all to take the time to familiarize yourself with its contents.

As I always say – **Knowledge is the Key.**

Brian Obst

Tampa Branches/Stations Chief Steward

Proposed Bylaw Change

ARTICLE XV, Station Stewards, Section 6

Currently reads:

All Station Stewards shall receive \$85.00 per month for allowed expenses. All Station Stewards shall receive \$45.00 for attending monthly Shop Stewards Training meetings. The President and Vice-President shall be paid \$45.00 a month for attending the monthly Shop Steward Training meetings. The above mentioned stewards and officers shall not have any reduction in pay, due to illness, dependent care, on annual leave or any valid circumstance that would keep them from attending such meetings.

Proposed to read [Changes noted in **bold italics** and strikeouts displayed to indicate changes]:

All Station Stewards shall receive ~~\$100.00~~\$85.00 per month for allowed expenses. All Station Stewards shall receive ~~\$50.00~~\$45.00 for attending monthly Shop Stewards Training meetings. The President and Vice-President shall be paid \$45.00 a month for attending the monthly Shop Steward Training meetings. **Station Stewards** The above mentioned stewards and **Officers** shall not have any reduction in pay, due to illness, dependent care, on annual leave or any valid circumstance that would keep **him/her** them from attending such meetings.

Final Draft would read:

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

Signed by: Mike Brink, Terry Franklin, John L. Lykins, Tony Diaz, and John P. Rowland.

Get Involved— *Your Future depends on it!*

Florida Congressman Dennis Ross has introduced HR 3813, a bill to drastically cut FERS retirement benefits.

Read about it at NALC.org.

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



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 11 · Issue 3 · March 2012

NONPROFIT ORG
US POSTAGE
PAID
TAMPA FL
PERMIT NO. 1285



Get Financially Fit in 2012!

Get a FREE Copy of Your Credit Report & We'll Help You

- Improve Your Credit Score
- Pay Off Your Debt Quicker
- Find Ways to Lower Loan Payments[^]

Plus, 30 Members Will Receive a
\$50.00 Gift Card!



TAMPA POSTAL
FEDERAL CREDIT UNION

Federally Insured
by NCUA.

CALL 813.264.4969 OR 800.782.4899
TO SCHEDULE YOUR CREDIT REVIEW TODAY!

Equal Housing
Lender.

*Winners will be randomly selected from all members that participate in the Credit Review promotion. Offer valid January 12 - March 31, 2012.

[^]Loans currently not financed at Tampa Postal FCU.