



Tampa Letter Carrier

Official Notice Election of Officers of NALC Branch 599, Tampa FL

Nominations for the following positions as Officers of Branch 599 have been accepted.

A formal Election will be conducted on December 5, 2013

at the Branch 599 Hall located at 3003 West Cypress Street, Tampa Florida 33609-1617.

The polls will open from 2:00 PM through 7:30 PM.

Absentee Balloting will be conducted by U.S. Mail.

Absentee Ballots can be requested beginning November 8 through November 22, 2013.

Requests for absentee ballots should be made by telephoning the Branch Office at 813.875.0599 between the hours of 8:00 AM and 4:30 PM.

Elections will be conducted for the following persons to serve as Officers of Branch 599 for a term of three years.

♦ Names listed below are listed in alphabetical order with no order of preference.

The nominees for Elections to be held for the position of **President:**

Tony Diaz

Brian Obst

The nominees for Elections to be held for the position of **Trustee:**

Maggie Lancaster

Lori McMillion

Jose Oliva

Cash "Rocky" Randels

The nominees for Elections to be held for the position of **Labor Management Representative:**

George McEndree

Alan Robinson

Warren Sumlin

The nominees for Elections to be held for the position of **Health Benefit Representative:**

Lance Jones

Varick Reeder

Branch 599 Office

3003 W Cypress Street
Tampa FL 33609-1617

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www.nalc599.com

Alan W. Peacock
President

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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 5th of each month in order for us to meet our time limits to the publisher.

Officers

Position	Officer	Phone	Email
President	Alan W. Peacock	813.765.0599 office 813.875.0599	apeacock.nalc@verizon.net
Vice President	Tony Diaz	813.598.9635	tony_diaz599@yahoo.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	John Rowland	813.770.7769	
	Warren Sumlin	813.486.7612	
Presidents Emeritus	Garland Tickle • Orbe Andux Donald Thomas • Michael Anderson James Good		

Executive Board Meets

Thursday 6:30 PM
December 5
January 9

Shop Stewards will Meet

Tuesday 7 PM
December 3
January 7

Shop Stewards

Station	ZIP	Steward	Station No.	Steward's No.
Tampa Stations/Branches Chief Steward, Brian Obst				727.458.0679
Brandon	33510/11	Detlev Aeppel	813.661.1639	813.505.7914
Carrollwood	33618	Eddie Berroth	813.960.8894	813.493.5224
Commerce	33602	Pedro Jimenez	813.242.4507	813.727.9280
Forest Hills	33612	Rocky Randels	813.935.2954	813.766.2604
Forest Hills Annex	33613	Nick Cullaro	813.935.2954	813.541.8159
Hilldale/Annex	33614/34	Varick Reeder	813.874.6809	315.491.6234
Hyde Park	33606	George McEndree	813.873.7189	813.935.0244
		Tim Hurlstone, Alt.	813.873.7189	813.367.7718
Interbay/Port Tampa	33611/16	Marie Brown	813.831.2034	727.331.9907
Interbay/Peninsula	33629	Clement Cheung	813.831.2034	813.758.5910
Palm River Annex	33619	J.C. Howard	813.663.0048	813.310.0689
Plant City	33564	Brian Obst	813.719.6793	727.458.0679
Produce	33610	John DeRosa	813.237.4280	813.850.8418
Ruskin/Sun City Ctr	33570	Aric Person	813.634.1403	813.545.7779
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	Troy Figueroa	813.873.7189	813.403.1644
TCA/West Tampa	33607		813.873.7189	
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

From the President's Desk



Alan W. Peacock
President, Branch 599

Happy Holidays to all of you and your families. Even though this is a very busy time for all Postal Employees and with Thanksgiving being late in the month of November this year, the added pressure of a shortened shopping season will add to the pressure you are already under. This will not be my last article as your branch President, but I want to take the time to tell you what a rewarding experience it has been and how thankful I am for the opportunity that you gave me to represent you the past three years. Personally the time this job takes away from your family and their needs is a sacrifice that can't ever be bought back like buying back leave. I have a much greater appreciation for all the past Presidents of this branch and even though you understand that when you leave office, you will be replaced and this great union will continue to give its members the best representation that any union can. I look forward to always staying involved with representing and helping support this great organization as I have throughout my 40 years of membership. I can never repay this Union for what it has provided for me and my family. The NALC Health Benefit Plan alone has provided me and my family with millions of dollars of benefits and I can never thank them enough. The Mutual Benefit plans assisted me with hospital bills and disability payments that helped me through tough times and I still have life insurance with them to protect my wife and her wishes. I support everything about the NALC and they have never failed to support us and never will.

Legislation

We all have to pay attention to what

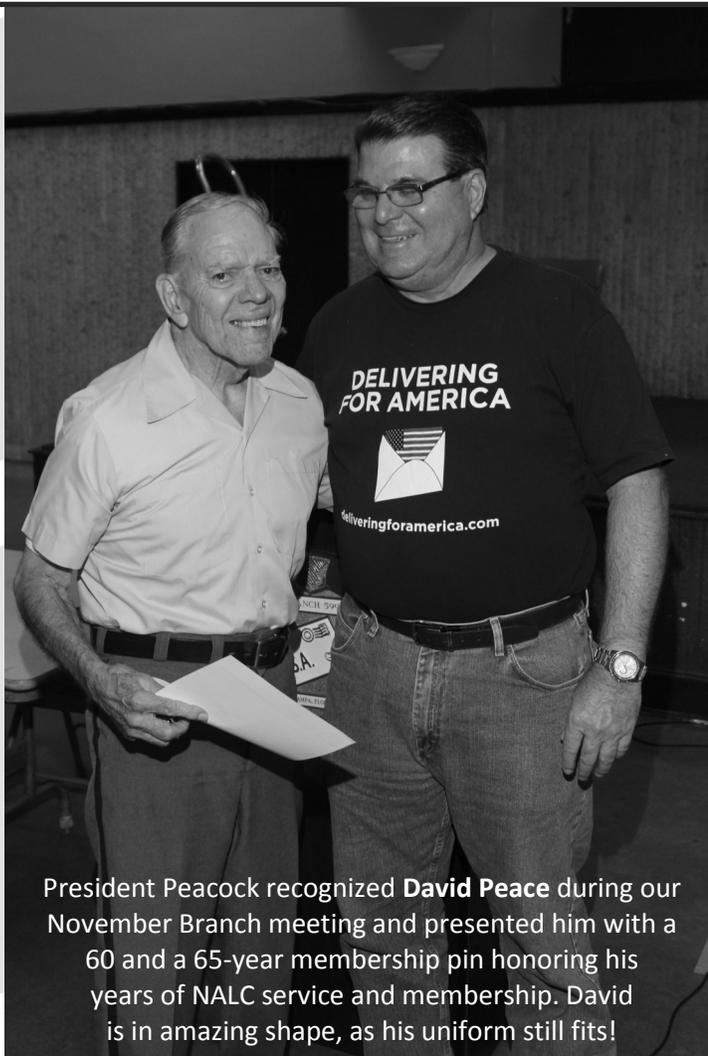
is happening in legislation that affects all postal employees, active and retired. Many retirees think that because they are retired they have nothing to worry about. That could not be farther from the truth and the recent senate hearings on S.1486 are the proof of that. If you are not contributing a measly \$5 to COLCPE or join eActivist for free, you are not going to know when you need to act on something that by one stroke of a pen could change everything you take for granted in retirement. I was recently appointed by State President Al Friedman to the position of Congressional District Liaison for District 14, Congresswoman Kathy Castor's district. Fortunately we have a great supporter in Congresswoman Kathy Castor, but there are 435 districts and many are not as friendly towards our concerns. Hopefully, next year we will put boots on the ground again like we did in the 2012, and make gains that will stop the stagnation and put America on a path that brings more jobs to Americans and support American companies that support the American economy. Saving America's Postal Service is a major concern for us and all Americans; we need legislation that stops the erroneous pre-funding that is only required by the Postal Service as 100% funding 75 years in advance while all agencies that are supported by tax payers only fund 30% annually. Even most corporations that prefund only do it around 30% annually, so why burden only the Postal Service? It can only be for the purpose of dismantling to privatize. Get on board and join eActivist and COLCPE for the future of all active and retired letter carriers!

Local Issues

The first conversions of CCAs [City Carrier Assistants] took place in some office November 2, 2013; why we always have to file a grievance in Tampa to get anything done is beyond me, but glad to see all offices are not dealing with the stupidity that we do. That is why we are on pace to have the most grievances this year since 2000. Most of the grievances pertain to an ongoing dispute over the Window of Operation that has been a battle since early this year and you have become use to working even later than their goal of 6 o'clock Window of Operation. There was a dispute in Minneapolis this year that all the violations of a similar conflict cost the Postal Service over a million dollars due to their ignorance, not including plenty of good customers they probably ran off. Forever it was pounded into us that all mail had to be delivered before five o'clock; what makes them think customers really want it later, on top of delayed mail and missed deliveries in the dark. They don't think about the consequences of their idiotic plans and the ones who make them keep being rewarded. Nothing about this agency will ever amaze me, as I have witnessed waste after waste after putrid waste and we manage to still overcome it with the dedicated labor of the craft employees in crazy extreme conditions. My hat's off to you, the craft employees, that still make it happen against all the hurdles they put before you. Great JOB! And by the way, you were never stopped

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65-year Member and Retirees Honored!



President Peacock recognized **David Peace** during our November Branch meeting and presented him with a 60 and a 65-year membership pin honoring his years of NALC service and membership. David is in amazing shape, as his uniform still fits!



President Peacock recognized **Cheryl Clothier** [Interbay] and **Tom Colligan** [Temple Terrace] during our November Branch meeting and presented them each with a check from the Branch for their retirement.

From the President's Desk

(Continued from page 3)

even when Congress SHUTDOWN the rest of the government because we don't get a penny of TAX DOLLARS.

Election of Officers and Toys for Tots

My final reminder is that the December meeting is very important for all of us to attend and take part in one of our most sacred rights as American citizens...the right to make democratic choices for our representation at all levels. It's your vote and your voice that should always be

exercised by free will. We also will have a special guest that night: our National Director of Health Benefits, Brian Hellman, will come in to enlighten us on our great Health Benefit Plan. So come and vote, gain some knowledge, and enjoy the camaraderie as well as free pizza and beverages after the meeting. We are asking one thing if possible, for all attending to bring a toy for **TOYS for TOTS** that is happening December the 7th and will run through December the 14th. Since we were not able to have a Christmas holiday party due to

no available date in December, we look to enjoy this night together for a great cause.

Thanks for all your support and great efforts the past three years, especially by the few that went beyond the call of duty and gave back so much. Great Team!

Happy Holidays and Merry Christmas to All,

Alan Peacock
President, NALC Branch 599

Around the Horn



Tony Diaz
Vice President
Branch 599

Merry Christmas and Happy Holidays to all my Union Brothers and Sisters! This month I want to focus on what behavior is expected on our workroom floor. *Every employee should be treated at all times with dignity, respect, and fairness.* This statement is taken directly from the *Joint Statement on Violence and Behavior in the Workplace*, signed in 1992. We must insure that all carriers are and will be treated all times with dignity, respect, and fairness. This is not an option, there is no maybe, there is no might, **you/we** must be treated in accordance with the *Joint Statement*. The following three paragraphs of the *Joint Statement* (M-01242) are very powerful, and it is made very clear how we should all be treated on the workroom floor:

We also affirm that every employee at every level of the Postal Service should be treated at all times with dignity, respect, and fairness. The need for the USPS to serve the public efficiently and productively, and the need for all employees to be committed to giving a fair day's work for a fair day's pay, does not justify actions that are abusive or intolerant. *"Making the numbers" is not an excuse for the abuse of anyone.* Those who *do* not treat others with dignity and respect will not be rewarded or promoted, Those whose unacceptable behavior continues will be removed from their positions.

We obviously cannot ensure that however seriously intentioned our words may be, they will not be treated with winks and nods, or skepticism, by some of our over 700,000 employees. But let there be no mistake that we mean what we say and we will enforce our commitment to a workplace where dignity, respect, and fairness are basic

human rights, and where those *who* do not respect those rights are not tolerated.

Our intention is to make the workroom floor a safer, more harmonious, as well as a more productive workplace. We pledge our efforts to these objectives.

If you would like to read the entire *Joint Statements*, go to the NALC.org website. Once on the website go to Departments, then Contract Administration, look to the left hand column where you will find Joint Statement links. There are two, Joint Statements (M-01242 and M-01243). In addition you will find a National Arbitration (C-15697), this case National Arbitrator Carlton Snow, in 1996 declared that the *Joint Statement* was a binding contractual obligation and the NALC could file grievances to enforce it. It states, *The grievance procedure of the National Agreement may be used to enforce the parties' bargain, and arbitrators have available to them the flexibility found in arbitral jurisprudence when it comes to formulating remedies, including removing a supervisor from his or her administrative duties.*

With all that said, are you being treated with dignity and respect? Do you notice a coworker being treated abusively or disrespectfully? Do you have a supervisor or manager who *loses it* on the workroom floor? Remember, *Making the Numbers* is not an excuse for the abuse of anyone. A *bad estimate* is not an excuse. Being *down routes* is not an excuse. If you feel you are being disrespected or notice abusive behavior, alert your shop steward or Branch 599's office. We cannot allege...we have the burden of proof, documentation is key, and a witness or witnesses supports the claim.

Document any abusive behavior, include what was said, who said it, a time, a date, where it was said, how the situation began, what you believe the cause was, and mention anyone who may have witnessed the scene. Document immediately or as soon as you possibly can. This will provide the documentation to support a *Joint Statement* case.

Quick Hits: **Information you should know**

***) 2014 retiree COLAs—1.5% for FERS & CSRS:** The cost-of-living adjustments (COLAs) for both Civil Service Retirement System (CSRS) and Federal Employee Retirement System (FERS) benefits will be 1.5% in 2014, based on the October 30 release of the Consumer Price Index (CPI) for September. Although the release of the September CPI was delayed by the 16-day federal government shut-down, the COLA will take effect on time and will be included in January 2014 annuity payments. The 2014 COLA is based on the increase in the average CPI between the 3rd quarter of 2012 and the 3rd quarter of 2013. Since the CPI did not increase by more than 2%, COLAs for both CSRS and FERS benefits will be the same in 2014.

—Postal record, November 2013

***) Free pizza and beverages at the December 5, Branch 599 union meeting; this is also Branch Election Day. Pizza will be delivered hot.**

***) Safety Facts to think about: Motor vehicle accidents—three contributing factors:**

1. Failure to provide proper

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Sharing Our Members' Joys and Sorrows

Our deepest sympathy

and prayerful support is extended to **Rufino Blanco** [retiree] and family at the passing of his son, October 15; to Ruby and family at the passing of her husband, **Anthony Tony Pupello** [retiree], October 15; and to Lynn and family at the passing of her husband, **Alan L. Dexter** [retiree], October 25.

Around the Horn

(Continued from page 5)

clearance/Striking stationary

objects...basketball hoops, trash cans, parked vehicles, landscaping timbers, mailboxes, overhangs, poles, tree limbs, buildings 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...the

seriousness has been talked about more than can be calculated and is **Unacceptable.**

Industrial accidents—most common:

1. Slips, trips and falls...slippery and uneven surface, objects

2. Insect bites...bees, wasps, spiders, and snakes (mostly not at fault)

A high percentage of our district accidents are repeaters.

Inattentiveness (daydreaming, distractions), is the common denomi-

nator in both sets of accidents.

Quote of the Day:

Excellence is not an act but a habit. The things you do the most are the things you will do the best.

—Marva Collins

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



Branch Meeting
Thursday
December 5
7:30 PM

Our December meeting is a very important one for all of us to attend! Voting will conclude at 7:30. We will have a special guest that night: our National Director of Health Benefits, Brian Hellman, will come in to enlighten us on our great Health Benefit Plan.

So come and vote, gain some knowledge, and enjoy the camaraderie as well as free pizza and beverages after the meeting.

We are asking one thing if possible, for all attending to bring a toy for *TOYS for TOTS* that is happening December the 7th and will run through December the 14th.

Time to Elect the Steward

It is that time again in Branch 599—time to elect Shop Stewards for the coming year. As guided by our By-laws, every year in the month of November we will prepare our membership for the election of new Shop Stewards.

The election process is started with meetings in each station zone where the Bylaw guidelines for the election will be read to the members of the station/zone in preparation for nomination of the individuals running for the position. The requirements of the position are that you must be a member of Branch 599 in good standing and you need to be nominated for the position, self-nomination is allowable. If nominated, the individual(s) must accept the nomination and show that they have not applied for and/or served in management positions in the previous two years.

Nominations will take place on two consecutive days so that all Branch members have the opportunity to hear the information and are able to be nominated or to nominate someone of their choosing. The two consecutive days may not be a Friday/Saturday.

If there is only one nomination made and accepted the election may be accomplished by a single vote as there is no opponent, however if

there are two or more individuals nominated there will be an election in the first week of December. A noninvolved member (one not up for election) may be used to conduct the election. The Branch office will provide the ballots for any election after being notified of the candidates and their ability to run and serve as a Shop Steward.

Once elected the new stewards are installed at the Branch Installation Dinner (in Branch election years, every three years) or at the January Branch meeting in non-Branch election years.

I know what you are thinking—why does this concern me? It is the right of every member to be allowed to run as a candidate as well as to vote for the candidate of their choice as their representative. This is the member that you want to represent you in dealings with management throughout the coming year and is not a choice that should be made lightly. You want to consider who will best represent you in the day to day issues that arise in the workplace.

Additionally you may want to consider throwing your hat into the ring and stepping up to be a steward. The job is important, but simply because you might not have as much experience as you think the job takes should not be a barrier to running.

Remember that the Branch has a wealth of experienced members who are active and available to assist new members just getting started as stewards.

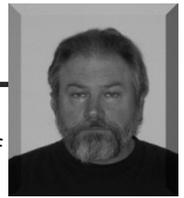
We were all new stewards at one time or another and the job of a union advocate is to help you succeed as well as training our own replacements. It is my job to ensure that whoever comes after me has more knowledge and ability to represent the membership than I had. Our strength as a Union only comes from this providing for the new from the old. Union is a group of many working together for a common goal, not one simply looking out for oneself.

I am always available to assist anyone in need of help, all you need do is ask and I will be there to do whatever I can to help.

Consider taking the plunge and becoming a Shop Steward. The job is tough but rewarding and it is something that everyone can do, but not everyone will. Be the exception and step up!

I leave you as always:
Knowledge is the Key.

Brian Obst
Tampa Stations/Branches Chief Steward



Brian Obst
Tampa Stations/
Branches
Chief Steward
Branch 599

Sunday Work Party
at our Hall

December 1 9-11 AM

Retirees Breakfast

Monday December 2 9 AM

Coffee Cup

4407 N. Hubert Avenue, Tampa

Making a Muscle for MDA at our Bowl-a-Thon!



We *Made a Muscle* for the Muscular Dystrophy Association!

All Stations—the challenge is going out from Town 'N Country where over \$120 has been collected so far for this round of donations for our latest MDA Bowl-a-Thon event that was



held November 10, at Terrace Sports, 5311 E. Busch Boulevard. It was a great time and over \$1,000 has been raised so far before expenses which have already been paid to the bowling alley who also donated two gifts that were raffled off. *Hats off* to the Temple Terrace office, especially Joann Pratt, for bringing in a lot of gifts from the local community. Let's continue to help *Make A Muscle* and send kids to summer camp!



Brian Obst for President

My name is Brian Obst and I am a Letter Carrier from the Town and Country Station. You may also know me as your Chief Steward for most of the past 10 years.

I am running for the office of President of Branch 599 as I feel that I am the most prepared and most qualified to lead the members of this Branch into the future.

Your next President will have to face many challenges with the Management of the Postal Service and the ever changing role of the Letter Carrier. The daily issues facing carriers have been the focus of my efforts for this Branch during the past 15 years and as your President I will continue to strive to improve the working conditions for the carriers of our Branch as well as the NALC as a whole.

Previously, I have served this Branch as a Steward in almost all of the stations in Tampa as well as serving as an outside Steward for our Associate offices outside of Tampa at some time or another. I have faithfully served as the Chief Steward, a Branch Trustee, and a Labor Management Representative for this Branch. I have been trained and have served as a Step B Representative and I remain active as a supporter of our National Food Drive, Toy Drive, and the numerous MDA Drives held over my years as a proud member of Branch 599.

I continue to attend both State and National Conventions and training seminars to stay better informed in my efforts to remain one step ahead of Management. I serve as the NALC Suncoast Representative on the Postal Relief Subcommittee. In 2009, I was accepted and the Branch saw fit to send me to the NALC Leadership Academy in my preparation for taking on additional roles of Leadership both within as well as outside of this Branch.

It is my strong desire to utilize ALL of this training and return the investment this Branch has made in me by my continued Representation for this Branch and its members serving as your President.

Knowledge is the Key to Leadership

Don't Forget to order your Absentee Ballot Nov 8 – Nov 22 by calling 813-875-0599.
Election Day is Dec 5th. Make sure you get out and Vote because Your Vote Counts!

Brian Obst for President

NALC Leadership Academy Graduate

Trained by the Best at Headquarters and the Region 9 Staff

Battle Tested against Tampa Management for 15 years



I am the one you want to represent you in dealings with Management

I have served the membership in many capacities over the last 15 years
and one thing is clear – I have always been there for our members

I ask for your support to continue to be the Leader this Branch needs as
your next President

Remember:

Knowledge is the Key

ELECT

Tony Diaz

PRESIDENT



Brothers and Sisters, I am running for the office of President of Branch 599. As your current Vice President, it would be a tremendous honor for me to serve as your Branch President. Over the past 33 years I have served the members and represented this great union with the passion, enthusiasm and hard work that all of you deserve. I have gained valuable experience while working under and alongside several past Branch Presidents. Many of you know me from my *Around the Horn* articles and my involvement in the charitable work we do for our community as a union. I have represented many of you in grievance disputes or have provided you with union information. Of course I have visited all the offices for the Safety Committees I serve on.

My experience is extensive, as I pointed out in last month's political advertisement. I feel I am more than qualified for the position of President of this tradition rich Branch.

I am proud to be a member and proud to be serving The National Association of Letter Carriers, Branch 599, and all our members.

Remember...YOUR vote counts...you have a voice!

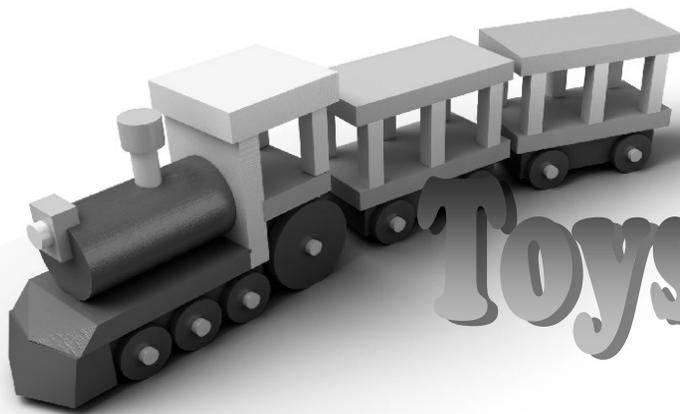
I would appreciate your vote on December 5 to continue serving you and Branch 599.

Good Luck to all the candidates stepping up to serve the NALC and Branch 599!

I'm Jose Oliva and I am running for the
position of Trustee...

I have been a member of branch 599 for over 40 years,
retired from TCA 10 years ago after 35 years. I have been
a Trustee for Branch 599 as well as TLC for 20 years.
I would appreciate your vote on Election Day
so that I may continue as
Trustee for the Branch for the next 3 years.

Paid Political Advertisement



Toys for Tots

Toys for Tots Letter Carrier Day
is December 7

and we will continue picking up toys until December 14
to allow patrons more opportunities to drop off new toys
for their Letter Carriers to bring to the Marine Corps Reserve
for the *Toys for Tots* program.

**ELECT
LANCE JONES
For Health Benefits Rep.**

Over 20 years of service to Branch 599

Past steward, Director of Retirees and a former Health Benefits Rep.

During my tenure as health benefits Rep. the plan membership increased to over 100 new participants. The largest single increase in Branch history. Vote for the best and elect Lance Jones.



Elect

Varick Reeder

Health Benefit Rep.

Brothers and Sisters, I am running for the position of Health Benefit Rep. of Branch 599. My involvement with Branch 599 is currently Shop Steward in Tampa for Hilldale and Hilldale Annex, I've also served as Shop Steward in Plant City. I am looking forward to more involvement with Branch 599 and our members.

I would appreciate your vote on December 5 to continue serving you and our Branch 599.

Installation of Officers

Active Members and Retirees

Banquet

Saturday ♦ January 18, 2014

Doors will open at 6 PM and dinner starts at 6:30 PM.

RSVP by January 10

Retirees must call the Branch office to make reservations,
813.875.0599.

Tickets for active members are \$10, refunded when you attend
[the \$10 includes spouse or date].

Guest tickets are \$20 each.

Free beer and wine and set-ups for BYOB [no coolers].

DJ for dancing and music!

January Branch Meeting

Thursday ♦ January 9 ♦ 7:30 PM

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



Happy Holidays

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



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

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- 2) By only borrowing a specific amount, you'll make sure you don't go over budget.
- 3) With set loan payments, you'll make sure you pay off the balance quickly versus keeping it on a credit card for a longer period of time.



**TAMPA POSTAL
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by NCUA.

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Equal
Housing
Lender.

* APR - Annual Percentage Rate. Rate based on creditworthiness and subject to approval. Offer available on Signature Loans, Revolving Lines of Credit and Lines of Credit Overdraft for Checking Accounts. For existing Revolving Lines of Credit, to receive the lower rate, you must refinance current loan with a minimum advance of \$1,000. Special Rate available October - December 2013. For complete details, visit www.tpcu.org or call 800.782.4899.