

# POSTAL CHATTER

Volume 64, Issue 2

Orlando, Florida

September, 2024

## State Of The Union



**By Joe Paul,  
President**

A few weeks ago, members of our local Executive Board, along with 86 APWU members from Florida and I, attended the APWU National Convention in Detroit, Michigan. With approximately 2,200 APWU members in attendance,

the event was as vibrant and dynamic as ever. I was honored to be reappointed to the National Clerk Craft Committee, working alongside seven other officers from across the country. Our responsibility was to review the abundance of resolutions submitted by most states and assess concurrence or non-concurrence within the framework of contractual guidelines. This process is a standard practice, especially during active contract negotiations. While many promising ideas were discussed, some did not advance beyond the Clerk Craft Conference, which also took place during the convention. Additionally, Maintenance and Motor Vehicle Conferences were held throughout the week. The APWU remains steadfast in its commitment to growing our membership across all crafts.

Our contract negotiations began on June 25, 2024, as the current agreement is set to expire on September 20, 2024. The National Negotiation Team is fully prepared and actively engaged in representing the interests of over 200,000 members of the American Postal Workers Union. Extensive preparations have been made, and the APWU is well-equipped for these negotiations. As of this writing the National APWU is actively engaged in our current contract negotiations. If I receive any updates, I will let you know.

Locally, we are approaching 900 conversions of Postal Support Employees (PSEs) and Part-Time Flexibles (PTFs) combined, and this positive trend continues. Our objective remains unwavering: to convert PSEs to career status and transition PTFs to full-time positions. This effort remains relentless. One factor contributing to the recent slowdown in PSE hiring is the '24-month automatic conversion' process, which may lead to hesitation by the USPS to convert employees to full-time positions. However, I believe that the USPS will need to hire more staff to supplement the workforce sooner rather than later — sooner, preferably.

Please read my Postal Pulse article within this edition of the 'Chatter' also. The APWU has established a negotiated grievance procedure, a labor-management cooperation process, and national negotiations to address workplace issues. These are the appropriate channels for USPS management to seek input from postal workers — not through a survey that bypasses the American Postal Workers Union and other postal unions. As most if not all of us have witnessed and continue to experience, the USPS is plagued by a systemic toxic work environment. This is our opportunity to prevent postal management from presenting a misleading picture of our workplace. Let us continue to remain engaged and resist management's tactics aimed at dividing us. The Postal Pulse survey has been around for many years, and the APWU has always opposed it, as it has never served the interests of our membership. Each employee has the right to decline participation in this survey, and no one can mandate your involvement. These surveys benefit management, not you. Remember the APWU's motto: "Don't let the Postal Service take your pulse!"

The USPS and APWU have agreed that, for leave year 2025 only, HRSSC career employees covered by the USPS-HRSSC Agreement may carry over 520 hours of accumulated annual leave from leave year

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# State Of The Union

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2024 to leave year 2025. The parties agree that all HRSSC employees must ensure they fully comply with the bargaining unit leave carryover limits set forth in the Employee and Labor Relations Manual (ELM) by the end of the 2025 calendar year. A resolution was submitted at this year's National Convention to amend the ELM to permanently change the carryover limit from 440 to 520 hours. We will see if this is something we can secure through these negotiations.

I have been asked a few times lately regarding the Penalty Pay exclusionary period and when does it starts. In accordance with Article 8, Sections 4 and 5 of the APWU Collective Bargaining Agreement, "penalty overtime rules are not applicable for a consecutive four-week period each year during December. The

'Penalty Overtime Exclusion' period for calendar year 2024 will begin **Pay Period 26-2024, Week 1 (November 30, 2024) and end Pay Period 01-2025, Week 2 (December 27, 2024).**"

As many employees are now aware, the upcoming Open Season for the Postal Service Health Benefits (PSHB) Program will take place from November 11, 2024, through December 9, 2024. According to notices and distributed materials, the Office of Personnel Management (OPM), in collaboration with the USPS, has been working to implement this new program as mandated by recent legislation. It is important to stay informed by reviewing any information you receive by mail. I have been advised that additional notices and details will be provided in late September and/or early October, offering further guidance on what actions you need to take during Open Season.

I would be remiss if I did not mention that disciplinary actions are on the rise across our large Local. As one might expect, attendance and tardiness are the primary issues. Be mindful of your attendance because the USPS certainly is. It can be challenging to defend against disciplinary actions in the grievance and arbitration process when the USPS presents PS Form 3971s and PS Form 3972s that detail every instance of absence or lateness. Be sure to carefully review any PS Form 3971 that management asks you to sign, ensuring it accurately reflects the reason for your absence. When you sign the form, you are confirming that the information is correct, so exercise caution.

Always remember to request a Steward during any Investigative Interview, including those conducted by the US Postal Inspection Service. Unfortunately, some members have previously failed to request representation. It is essential to recognize that US Postal Inspectors are not necessarily your allies. Therefore, make it a priority to always request a Steward to ensure your rights are protected.

I strongly emphasize the importance of every employee becoming a member of the APWU. This week, please take the opportunity to speak with non-members and highlight how crucial their support is for maintaining the strength of our organization. Organizing our workplace remains one of APWU's most critical objectives. We face ongoing challenges, and it is essential for everyone to join our ranks to help secure our future.

In Solidarity.



### Officers for 2022-2024

- President ..... Joe Paul  
JPaulAPWU@gmail.com
- Vice President ..... Robert "Bob" McSorley  
cfalvp@gmail.com
- Secretary Treasurer ..... Peter Fournier
- Maintenance Craft Director ..... Ben Love
- Clerk Craft Director ..... Denise Larson-Fischer
- Assistant Clerk Craft Director ..... Victor Sanchez
- Assistant Clerk Craft Director ..... Gamal Hussein
- Motor Vehicle Craft Director ..... Jose Caban
- Director of Safety & Health ..... Horace Nelson

### CONTACT NUMBERS

Union Hall: 407-854-6396  
Fax Machine: 407-854-6399

CFAL WEBSITE  
CFAL1462.org



# Greetings Brothers And Sisters



**By Robert 'Bob' McSorley,  
Vice President**

This has been a terribly busy year thus far. We have seen almost double the number of Investigative Interviews (IIs) in 2024 compared to 2023. One of the big reasons for the uptick of Investigative Inter-

views, and discipline in most cases in Customer Service, is due to the introduction of the button regarding the hazmat question on the Clerk's side of the Retail System Software (RSS) console, and of course it is also located on the customers screen as well. The customer's screen asks the hazmat questions, and the customer is supposed to answer on their screen whether the articles they intend to mail are hazardous and so forth. Additionally, there is also a hazmat button on the Clerks screen. In fact, the union was told that the button was on the Clerk screen so that the Clerk could answer the hazmat questions for a customer who is physically unable to do so. This issue has caused a series of Investigative Interviews

and discipline that are still being resolved. We as the APWU, have formidable cases for all the discipline that was issued. In January 2024, the compliance committee at USPS headquarters in Washington, said that retraining is the necessary step for noncompliance of the hazmat protocol.

On August 20, 2024, the USPS updated the software on the RSS terminal whereas the retail Clerk is required to select an option after hitting the hazmat button from the Clerk's side. There are four options as to when a special circumstance exists. It may be too early to tell, but I have not had Investigative Interviews for the hazmat questions recently, so hopefully that chapter is behind us.



**Executive Board at National Convention.**

# Maintenance Update



**By Ben Love,  
Maintenance Craft Director**

We have been receiving a considerable number of phone calls lately from Custodians in the associate offices inquiring about lock changes. While lock changes are not part of the Custodian job description, it is a task that many of them have done for years due to a lack of other Maintenance personnel in the field. Most Custodians like getting out on the road and escaping their offices for a few hours during their week, and the Local APWU would much rather see our people doing this work than carriers, which are usually the next available group of employees assigned this work.

The problem we are seeing now

is that management is instructing the Custodians to go out and change locks while also completing their regular cleaning done in a standard eight (8) hour day. This results in either short cuts being taken for the cleaning routes, or in many cases, the cleaning just does not get done. While the Union cannot mandate that lock changes are done on overtime, as overtime is called at management's discretion and not ours, we can and do insist that the cleaning tasks identified on the PS Form 4852 (Custodian staffing documentation) be completed in their entirety.

In fact, the cleaning routes that Custodians perform is the only work in any APWU Bargaining Unit that is mandatory for management to have done. Postal Handbook MS-47 requires that once the staffing is determined for a Postal facility, the cleaning must be maintained (completed) as identified in the staffing documents. This in large part is due to the fact that keeping a clean and sanitary facility is important for the health and safety of our employees and the customers.

Another subject we have fielded questions on is the Lakeland Main

Post Office being converted recently to a Sorting and Delivery Center (SDC). The crafts affected by that change are the Clerk craft and the Mail Handler craft. While President Joe Paul and I are still navigating that new reality and ensuring the best possible outcome for our Clerks, there is no indication that there will be any changes for the Custodians there. In fact, once the conversion is complete and we have secured all the Clerk craft work we can in the facility, we will be looking at the possibility of challenging the Postal Service on whether or not there should be Maintenance Mechanics in Lakeland again.

There is not a clearly defined definition on what makes a facility "Maintenance Capable" at the present time, but thanks to a February 2024 National agreement to amend the Administrative Support Manual, we now have a definition of what makes a facility "Non-Maintenance Capable". When the dust settles and everything is worked out surrounding the new Lakeland Sorting and Delivery Center designation, we hope to employ this language to try and get Maintenance back into Lakeland. It is our opinion that there have been enough changes there to justify it, especially with the addition of function 1 employees (Mail Handlers).

If you have any questions about lock changes or Custodian duties in general, please contact me and I would be happy to discuss it in detail with you. Once again, thank you all for being members of your union. By supporting each other and enforcing the rights contained in our Collective Bargaining Agreement, we will be ready for whatever challenges might come next!

In Solidarity.



**Joe & Bob with AT&T Members on Strike**

# Dollar And Sense



**By Peter Fournier,  
Secretary Treasurer**

I hope everyone and their families had a wonderful summer. With children back in school and the holidays fast approaching, it is a busy time for many of us.

In good news, our next Cost of Living Allowance (COLA), and the final one for our

current contract, will be a generous \$977.00 annually, which breaks down to \$37.60 per pay period. This increase will take effect on September 7, 2024. Since the start of our last contract, our salaries have increased by more than \$6,300.00. Yet, despite these gains, some employees still choose not to join the union. It

is unfortunate that these individuals continue to benefit from our efforts without contributing, leading to higher dues for everyone. I want to extend my sincere thanks to all our union members — because of you, our local boasts some of the best Officers in the entire APWU.

As we move forward, our Stewards will continue to grow and develop in their roles, enhancing their knowledge and skills as APWU representatives and Shop Stewards. This progress will make our local even stronger and more effective.

Looking ahead, choice vacation packets will be distributed in the next few weeks, so now is the time to start thinking about the days you would like to take off next year. It is never too early to plan, as those dates will be here before we know it.

Stay safe, enjoy the upcoming holidays, and thank you for your continued support. Until next time, stay safe and stay Union strong!

In Solidarity.



Joe & Ben with new stewards at AT&T Strike.

# Medical Documentation For Unscheduled Absences/Attendance Discipline



**By Denise Larson-Fischer,  
Clerk Craft Director**

In speaking to members, I am noticing that there is still a misunderstanding concerning giving management medical documentation for unscheduled absences. Many employees believe these doctor notes protect them from discipline for the unscheduled absence(s).

This is not correct. Management still decides if your documentation is 'acceptable' for your absence. Management in most cases, which they do not inform you of, may look at the documentation, and in most cases take the documentation (they do not keep it, it may be shredded or sent to the occupational nurse), and still consider your absence as unscheduled and subject to discipline. Make sure when you sign your PS Form 3971 that it reflects exactly what you have requested.

I do remind you to always keep a copy of all documentation you turn in and to make a note on who you submitted it to, when you gave it to them, and if and what they said when you submitted it. This is documentation for your defense that you did give them a copy of why you were out of work versus just your saying you did. Management 'forgets' what seems like most times when you give them documentation. Attendance discipline is given for un-

scheduled absences. This also includes being late, short lunches, and clocking out early. An unscheduled absence is any absence not arranged in advance. (going home on Sick Leave or LWOP is not considered scheduled). Appointments are normally considered as scheduled when management is notified before the appointment and not after.

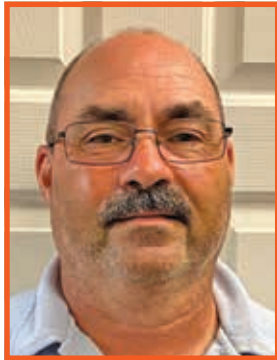
**ELM 511.4 Unscheduled Absence:** Unscheduled absences are any absences from work that are not requested and approved in advance.

**Elm 513.364 Medical Documentation or Other Acceptable Evidence:** Employees required to submit medical documentation should obtain it from the employee's attending physician or other attending practitioner who is performing within the scope of his or her practice. The documentation must provide an explanation of the nature of the employee's illness or injury sufficient to indicate to management that the employee was (or will be) unable to perform his or her normal duties for the period of absence. Typically, medical statements such as 'under my care' or 'received treatment' are not acceptable evidence of incapacitation to perform duties. Supervisors may accept substantiation other than medical documentation if they believe it supports approval of the sick-leave request. If you have a medical condition you may want to apply for FMLA (Family Medical Leave Act) as FMLA is a protection for absences if used according to the parameters your doctor outlines for you.



Respect Rally.

# News From The MVS/VMF Crafts



**By Jose Caban,  
MVS Craft Director**

Brothers and Sister members of the APWU, I would like to start with some information/issues regarding our craft within the Orlando P&DC:

I want to start by addressing the concept of “0 Base.” This approach suggests that once management finalizes their plans, they may attempt to revert our operations back to Level 7 MVO. Currently, USPS management is struggling to fully implement this idea. However, when they do proceed with the new Level 7 and Level 8 adjustments — or attempt to do so — we must be prepared to fight.

Below are a few of the resolutions that were presented and decided upon at the 27th Biennial National Convention in Detroit, Michigan, held from July 15-18, 2024. These resolutions represent the APWU’s recommendations and ideas, and we hope that both the USPS and APWU can incorporate them into the new Collective Bargaining Agreement.

## **Article 39 Upgrade The Motor Vehicle Service Tractor Trailer Operator**

Whereas there has not been an upgrade to the level 8 motor vehicle services (MVS) tractor trailer operator (TTO) position, but the industry standards of pay have increased, and

Whereas the need for tractor trailer operator (TTO) drivers have to adhere to strict Department of Transportation (DOT) guidelines for maintenance of their commercial driver’s license (CDL) licenses to be able to stay in their craft, therefor be it,

Resolved, that the level tractor trailer operator (TTO) position be upgraded to level 10.

## **Article 39 Subcontracting Out Vehicle Maintenance Facility Work**

Whereas the subcontracting out of Vehicle Maintenance Facility work is rampant in the Motor Vehicle Service Craft, and

Whereas the Postal Service ignores their obligations to fill residual Auto Tech and Lead Auto Tech positions once their posting obligations under Article 39.2.A.11 are satisfied leaving many best qualified duty assignments in the motor vehicle service craft unfilled literally for years, and

Whereas this forces management to artificially depend on this intentional short staffing as another factor to justify the need to subcontract out Vehicle Maintenance Facility work (also known as a self-fulfilling prophesy), and

Whereas the current language used to determine the cost comparisons between bargaining unit labor and outside contract labor are currently left up to local Fleet Managers who are more concerned about making productivity goals than compliance with the National Agreement, therefore be it,

*Resolved, that the National American Postal Workers Union make every effort to negotiate specific language that exactly identifies the hourly cost of Vehicle Maintenance Facility*

*bargaining unit labor for comparative purposes and what geographical area costs are included in that figure and whether it be the total hourly cost published by the Postal Service in their National Payroll Hours Summary Report and sent to the Postal Rate Commission every pay period for the category entitled as “Vehicle Maintenance, Full-Time (Excl Supv)” or any other official United States Postal Service published hourly labor rate the American Postal Workers Union Shop Stewards and Officers have access to so that they may determine if the Service’s decision to contract out Vehicle Maintenance Facility is economically cost-feasible in compliance with Article 32.1*

*Recommendation of Concurrence  
(To Adopt)*

## **MVS Conference voted to adopt with an amendment to read:**

Whereas in the collective bargaining agreement (CBA) there is no definitive language on driver safety instructor requirements to hold the position, therefore be it.

Resolved, add article 39.3.L to the collective bargaining agreement (CBA) under article 39. Section 3 special provisions letter L to states, that all facilities with Class A Drivers require the Driver Safety instructors to possess a valid Class A CDL to hold the position.

## **Article 39 Driver Safety Instructor (D.S.I.)**

*Whereas Driver Safety Instructors Train Tractor Trailer Operators of the same level (8), Driver Safety Instructors should be one level higher than employees they train, therefore be it.*

Resolved, upgrade Driver Safety Instructors to level 9.

Until next time.

# UPDATE: CFAL APWU MEMBERS

## *(Postal Pulse Survey)*

We have been informed that the USPS will once again be sending out the 'Postal Pulse' survey soon. There will likely be USPS postings on the boards attempting to persuade employees to participate. The APWU is encouraging union members to avoid participating in the USPS management's Postal Pulse survey. Our negotiations for a new Collective Bargaining Agreement commenced on June 25, and any information you provide in the survey could be used against us during negotiations and possible arbitration.

We have been advised that the USPS has made several changes to the Postal Pulse survey this time around. A new company will be conducting the survey. The scale has been changed to a 5-point scale (Strongly Agree to Strongly Disagree). New questions have been added, and some existing questions have been refreshed or rephrased.

Additionally, paper surveys will no longer be sent to employees' homes; instead, they will be distributed to work locations and electronically.

Remember, the USPS sponsors these surveys, and the APWU is against our participation in them. National APWU's stance is, *"Regardless of pressure from supervisors or managers, letter correspondence, excessive emails, or other tactics, employees are not required to participate in this survey. APWU urges you not to participate in the Postal Pulse."* There have been other such surveys in recent times, not just the Postal Pulse, which have been used against us and as an attack on our jobs and livelihoods. We do not believe that these surveys have the best interests of our membership. Together, our voices are formidable when we, as the APWU, fight for improvements in wages, benefits, safety, and overall working

conditions at the United States Postal Service. Whatever type of pressure you may face from Supervisors, Managers, Postmasters/Plant Managers, letter communications, emails, or other strategies the USPS may employ, you are not obliged to take part in this survey, and the APWU encourages you not to participate. If you are forced to participate by your supervisors, let us know.

The APWU has a negotiated grievance procedure, a negotiated labor-management cooperation process, and national negotiations to address workplace issues. These are the proper channels for USPS management to obtain input from postal workers, not through a survey that lacks any input from the American Postal Workers Union or any other postal unions. As we have all seen and continue to experience, there is a systemic toxic work environment in the USPS. This is our opportunity to deny postal management the chance to present an inaccurate picture of our workplace. Let us continue to stay focused and avoid these management tactics that aim to divide us. The Postal Pulse survey has been around for many years. The APWU has **never** supported this survey, and it has not benefited our membership previously. Each employee has the right to refuse this survey, and you cannot be instructed to participate in it. The surveys benefit management, not you. Remember the APWU's motto: **"Do not let the Postal Service take your pulse!"**

In Solidarity.



President



Officers with President Dimondstien.



# Injured On Duty: Know The Basics

Understanding basic information regarding the Office of Workers' Compensation Programs (OWCP) claims process can be beneficial in expediting an injured employee's claim approval and receipt of benefits.

## Five Requirements For Claim Approval

**Civilian Employee:** USPS employees are civilian employees covered by the Federal Employees' Compensation Act (FECA).

**Timely Filed:** Claims for traumatic injury, occupational disease or illness and death must be filed within three years of the injury or onset of the condition or in cases of latent disability three years from when the claimant became aware the medical condition was caused by employment. "Recurrence claims" have no regulatory time limits.

**Fact of Injury:** In order to have a fact of injury there must be an event (an accident or performing duties qualify as an event) and a resulting medical condition.

**Performance of Duty:** Performing assigned duties or engaging in an activity that is reasonably associated with the employment, whether on or off premises. Breaks and lunch taken on the employer's premises are also covered.

**Causality:** The work environment or working conditions caused or contributed to the claimed medical condition. Aggravation, acceleration or precipitation of a pre-existing condition can also be considered causal. Simply being at the worksite or on-the-clock does not necessarily make your medical condition causal to your employment. Consequential and intervening injuries may also be covered.



Demonstrating causality is the most common obstacle to a claim's approval. Causality must be demonstrated through a medical narrative. Treating physicians must provide their medical rationale, definitively indicating how they came to the conclusion that employment factors contributed to or caused the condition. Claimants whose doctors state only that a condition "was caused by" specified employment factors and fail to provide their reasoning can expect to have their claim denied for failure to prove causality regardless of their impressive credentials or satisfying other required elements of the medical report.

## Medical Reports

In addition to medical reasoning regarding causality, the medical report should also include dates of examination and treatment, history of injury given by the employee, physical findings, test results, diagnosis, course of treatment (given and recommended), work limitations due to injury, non-work-related conditions to be considered in alternative duty assignments, and prognosis for recovery.

## Types Of Claims, Forms

The period of time it takes the work environment to cause the medical condition determines which claim to file.

**Traumatic Injury/CA1:** Caused

by a specific event or incident or a series of events or incidents within a single workday or shift. The employer is also required to issue Form CA-16 "Authorization for Examination and/or Treatment" to the employee when notification is given within 7 days of the injury date.

**Occupational Disease or Illness/CA2:** Caused by a series of events or incidents over a period longer than a single workday or shift.

**Recurrence/CA2a:** Spontaneous worsening of an accepted condition without an intervening event (performing work duties is an event) or when a limited duty or rehabilitation assignment is withdrawn (partially or in-full). If a condition worsens due to a work event – even if it was a previously accepted condition (same diagnosis, same body part), it is considered a new injury, disease or illness (determined by the duration of time specified above). It is not a recurrence.

It is the employer's obligation to make CA forms available to employees. Upon receipt from the employee, the employer has 10 business days to forward the CA forms to OWCP.

The USPS and its designees (Injury Compensation or Shared Services) have limited roles in the claims process. They are not an extension of OWCP. Only OWCP has the authority to approve or deny your claim.

Contact your local or state union representative with questions relating to your rights and responsibilities, and employer obligations under the FECA. Publication CA-550 is also an informative resource [www.dol-esa.gov](http://www.dol-esa.gov) link to DFEC. Employer violations of your rights or failure to meet its obligations should be grieved.

# Members Around The Local



# Members Around The Local



# *Members Around The Local*



# Members Around The Local



# The U.S. Postal Savings System

## Postal Banking: Know The Facts

### WHAT IS POSTAL BANKING?

Postal Banking is simply the provision of financial services via the Postal Service. The Campaign for Postal Banking is calling for low-cost, consumer-driven products and services that could range from check cashing to bill payment to savings accounts to small-dollar loans. Postal Banking will benefit consumers who do not have access to traditional banks as well as those who would prefer a more public option. Postal services in 139 countries around the world offer some form of financial services. And the expansion of services will also strengthen our public Postal Service. Postal Banking will:

- Serve individuals underserved by traditional banks who turn to the expensive and predatory practices of the Alternative Financial Services industry;
- Promote an economy that serves the people, not Wall Street; and
- Strengthen and protect a vibrant public institution mandated to provide universal and affordable service.

### IS POSTAL BANKING A NEW IDEA?

No. The United States had a Postal Savings System from 1911-1967 which in 1947 had \$3.4 billion in assets (more than \$35 billion in today's dollars) or 10 percent of the assets of entire commercial banking system. And worldwide, 1.5 billion people[i] receive some financial services through their postal service. Postal unions in the United States have been calling for postal banking for years. But the idea got a big boost in January 2014 when the USPS Office of Inspector General issued its report, Providing Non-Bank Financial Services for the Underserved.

### WHO SUPPORTS POSTAL BANKING?

The Campaign for Postal Banking is a coalition of consumer, labor, financial reform, and community groups. Senators Elizabeth Warren (D-MA) and Bernie Sanders (I-VT) along with the U.S. Conference of Mayors[i] have voiced their support. Nobel Prize-winning economist Joseph Stiglitz included a call for a postal savings bank in his report, *Rewriting the Rules of the American Economy*.

Senator Warren, champion of financial reform, writes:

“Banks are rapidly abandoning low-income and rural neighborhoods . . . Luckily, there is an organization with the public mission, the infrastructure, the experience and the well-trained employees needed to help address this problem: the U.S. Postal Service . . . The Postal Service already has a presence in low-income and rural communities, and it could leverage that infrastructure to provide access to lower-cost basic banking services.”

### WHO NEEDS POSTAL BANKING?

In the United States, one in 13 (7.7%) households is unbanked, or without a bank account. And one in five households is underbanked,

defined as having a bank account but also using alternative financial services. An astounding one in four households (27.7%) is at least partially outside the financial mainstream, or underserved by traditional banks.

### WHO ARE THE UNDERSERVED?

In the United States, one in 13 (7.7%) households is unbanked, or without a bank account. And one in five households is underbanked, defined as having a bank account but also using alternative financial services. An astounding one in four households (27.7%) is at least partially outside the financial mainstream, or underserved by traditional banks.

### WHY DON'T BANKS FILL THIS NEED?

The banking industry has changed. The number of bank branches in the United States is declining and low-income neighborhoods have been hardest hit. Since 2008, 93% of those closings have been in neighborhoods with a median income below the national average.

### WHAT FINANCIAL SERVICES ARE AVAILABLE TO UNDERSERVED CONSUMERS?

In addition, according to an annual survey by the FDIC, only 43% of banks actively develop products and services for the underserved. And many of the services that are available are increasingly expensive. For example, overdraft fees have increased 32 percent since 2010 at the nation's twelve largest banks.[iii] These types of fees and the requirement of a minimum balance to open an account keep underserved consumers away from traditional banks.

The \$100 billion a year Alternative Financial Services (AFS) industry has flooded the communities where the underserved live with products, services and practices that are expensive and often predatory. Each year, the average underserved household spends \$2,412 – nearly 10 percent of gross income – in fees and interest for alternative financial services. That's \$200 a month just to access your own money. And studies show that most households filing for bankruptcy are just \$26/month away from meeting expenses. As United for a Fair Economy puts it, “Each year, over \$103 billion is stripped from these people and their communities and ends up in the hands of Wall Street. For the underserved, there is little opportunity to create a credit history, have access to affordable, safe and sustainable financial services, or build assets over time.”

The AFS industry includes: ✓ Check cashing services  
 ✓ Payday lenders ✓ Auto title loans ✓ Pawn shops  
 ✓ Rent-to-own stores ✓ Tax refund anticipation loans

The most visible alternative financial service is the payday loan with more locations (22,000) than McDonalds or Starbucks. “Poor Americans no longer live check to check: they live loan to loan, with no end in sight,” writes Sarah Kendzior.



# *ELECTION & NOMINATION NOTICE*

## *APWU/Central Florida Area Local 1462*

### **Nominations for a three (3) year term of office 2025 to 2027 for the following positions:**

President, Vice President, Director of Industrial Relations, Secretary-Treasurer, Director of Clerk Craft, Director of Maintenance Craft, Director of Motor Vehicle Craft, Assistant Directors of each craft (2 for Clerk, 1 for Maintenance, 1 for MVS/VMF), Legislative representative and Sergeant-at-Arms, Director of Safety and Health, Communications Director, Trustees (three). The President and the three Craft Directors are also automatic delegates for conventions and Craft conferences.

Nominations will take place on October 10, 2024, during the 7pm General Membership Meeting.

Where: CFAL 1462 Union Hall, 10501 S. Orange Ave., Suite 117, Orlando FL 32824

1. Nominations for officers will be taken from the floor at the October 10 meeting. Nominations may also be made in writing and must be received by the Secretary-Treasurer, Peter Fournier, at the CFAL Union Hall at the same address listed above by close of nominations at the October 10, 2024 meeting.

2. A member can only accept a nomination for one (1) office. To be eligible for nomination, both the candidate and the nominator must be members in good standing with the Local. To accept a nomination, a candidate must be present at the meeting or state their acceptance of the nomination in a letter to the

Secretary – Treasurer by close of nominations at the October 10, 2024, meeting.

3. Any member who voluntarily holds, accepts, or applies for any managerial, supervisory, EAS or Supervisor program position for any period of time, either detailed, acting, probationary or permanently, shall be ineligible to hold Union office or a position as steward, or be a delegate to any convention for a period of one (1) year after the termination of such assignments.

**NOTE:** Any candidates nominated at the meeting will meet with Election Committee members to receive the election and campaign rules, prohibitions of union and employer funds, distribution of campaign literature, inspecting the membership list, observers' rules.

The election of Officers will be conducted by referendum vote before the November 14, 2024, meeting. Additional information regarding the election and the date will be provided in a separate notice along with ballots, which will be mailed to all CFAL 1462 members at a later date.

**NOTE:** All election information will be mailed to each member at the current address on file with the APWU. If you have changed your mailing address recently, please notify the Union Hall to receive all election materials.

– Election Committee



Union Meeting.

AMERICAN POSTAL WORKERS UNION

# POSTAL CHATTER

Central Florida Area Local 1462  
10501 S. Orange Ave., Suite 117  
Orlando, FL 32824

NON-PROFIT ORG  
US POSTAGE  
**PAID**  
PRESORT INC

ADDRESS SERVICE REQUESTED



Union Meetings are the 2nd Thursday  
of every month at 7 p.m.  
The Union Hall is located at  
10501 S. Orange Ave., Suite 117,  
Orlando, FL 32824

Please mark your calendars and attend.  
It is your Union.  
Let your voice be heard!!!



*Any members who would like to contribute articles for possible inclusion in the next issue of the Chatter are encouraged to do so. To submit your article via email please contact the Editor at [bloveapwu@gmail.com](mailto:bloveapwu@gmail.com). If you prefer to submit it in writing you can mail them to the Local Union Office.*

*All submissions will be reviewed and may be edited before inclusion in the Chatter. Please ensure that you include your full name with your submission so that we can credit the author. Anonymous submissions will not be printed for legal reasons.*

*Ben Love*