



**NABET-CWA Local 21**  
**CWA Local 51021**

Due to an increase in overdue payments,  
the E-Board has established the following policy:

**OVERDUE accounts:**      These charges are monthly:

- 1) If a member is overdue more than 30 days, the union considers them;  
**NOT IN GOOD STANDING.**  
Therefore, if a monthly statement contains a past due amount of 31-89 days, a \$5 late Charge will be added.
- 2) If a member is overdue more than 90 days, the union switches the member to:  
**SUSPENDED.**  
Therefore, if a monthly statement contains a past due amount of 90 days or more, a late charge of \$10 will be added.

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**BOUNCED CHECKS:** These charges are PER check.

- 1) If your check is returned, our bank will re-deposit it ONCE.  
The Bank fee will be passed on to the Member.  
*(As of 12/1/2007, TrustCo Bank Charged \$10 as a Re-Deposit fee)*
- 2) If the check is returned a second time, the Bank will bounce the check.  
The Bank fee will be passed on to the Member.  
*(As of 12/1/2007, TrustCo Bank Charged \$10 as a Bounced Check fee)*

The Bank fee will be passed on to the member, **AND** the correct charge for overdue accounts will be added as outlined above.