



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.

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.