



# Tampa Letter Carrier

Volume 7 - Issue 1

A.R. "Tony" Huerta - NALC Branch 599

Tampa, Florida

January 2008

## President's Report

by Jim Good

President - Branch 599

### Every Vote Counts

On December 6, 2007, Branch 599 held elections for the offices of Executive Vice-President and Vice-President. At the end of the night, after all the votes were counted, and re-counted and re-counted again the results were announced to the members still in attendance at the meeting. Incumbent Gilbert Cabanas won over Brian Obst in his bid for reelection as Vice-President by the very slim margin of six votes. The count was one hundred forty-four for Cabanas and one hundred thirty-eight for Obst. Detlev Aepfel, the incumbent Executive Vice-President being challenged by Dook Ramotar, received one hundred forty votes, the exact same number that was received by the challenger.

Our *NALC Regulations Governing Branch Election Procedures* states, "If there is a tie for the highest vote, a run off election of the candidates who tied must be

*held within thirty (30) days of the original election. If the run off election results in another tie vote, the election shall be decided by a toss-of-the-coin."*

The run off election for the office of Executive Vice-President will be held on the day of our January branch meeting, January 3, 2008. The polls will be opened at 2:00 pm and shall remain open until 7:30 pm. Anyone in line to vote at 7:30 pm will be allowed to vote. The election committee sent a notice of the January 3<sup>rd</sup> run-off election to every member of Branch 599 on Monday, December 10<sup>th</sup>.

This is the first time in the history of our branch where the voting for officers has resulted in a tie. I believe that a number of issues were proven as a result of this election. First, every single vote counts. Brian Obst lost by only six votes, less than 2% of the total votes tallied, and as I stated earlier there was a tie vote for Executive Vice-President. Secondly, every member has the right, and in my opinion the *responsibility* to vote. In the past we always have had between five hundred and six hundred members vote. In this election, possibly because there were only two positions up for vote, there were less than three hundred votes cast. Finally, voters need to read instructions

and pay attention when they vote. A fairly large number of ballots were voided because they were either written on, not put in the "secret ballot" envelope (for absentee ballots), or the return envelopes (also for absentee ballots) were not signed as mandated to validate the voter's eligibility.



So here is my solution to the problem of a tie vote. If you have requested an absentee ballot, read the instructions (even though it may seem unnecessary to you) and complete and mail in your ballot so it arrives in time to be counted. If you have not requested an absentee ballot, come down to the union hall and exercise your right (and responsibility) to vote.

Vote for the candidate of your choice, but vote!

#### IN THIS ISSUE

UNIONISM.....	3
POINT OF PERSONAL PRIVILEGE.....	3
RETIREES REPORT.....	5
AROUND THE HORN .....	6

**Branch Meeting  
Thursday  
January 3  
7:30 PM  
at the Union Hall**

**Branch 599 Officers**

PRESIDENT	Jim Good	(813) 417-8877
EXECUTIVE VICE-PRESIDENT	Detlev Aeppel	(813) 907-9685, cell 505-7914
VICE-PRESIDENT	Gilbert Cabanas	(813) 855-0516, cell 597-7396
RECORDING SECRETARY	Cindy Perez	(813) 766-1220
FINANCIAL SECRETARY	Tony Diaz	(813) 598-9635
TREASURER	Michael Anderson	(813) 681-5688
TRUSTEE (Chairman)	Henry Dupree	(813) 621-6471
TRUSTEE	Jose Oliva	(813) 873-2747
TRUSTEE	Terry Franklin	(813) 657-9690
SERGEANT-AT-ARMS	J.C. Howard	(813) 621-1976
MBA / NSBA	Albert Guice	(813) 621-7931
HEALTH BENEFITS	Lance Jones	(813) 220-1292
DIRECTOR OF RETIREES	John Gebo	(813) 985-5474, cell 503-1256
LABOR - MANAGEMENT	Eric Fleming	(813) 310-8274
LABOR - MANAGEMENT	Brian Obst	(727) 507-0135

**Branch 599 Shop Stewards**

Brandon	33510	Terry Franklin	(813) 657-9690
Brandon	33511	Phil Chirico	(813) 657-3180
Carrollwood	33618	Brian Obst	(727) 458-0679
Commerce	33602	Rickey Robinson	(727) 409-1911
Forest Hills	33612	Warren Sumlin	(813) 486-7612
Forest Hills Annex	33613	Alan Robinson	(813) 843-9762
Hilldale	33614	Sam Santilli	(813) 215-7595
Hilldale Annex	33634	Bill Mandikas	(813) 263-8636
Hyde Park	33606	Tom Cobert	(813) 253-3651
Interbay	33611	Sammy Graham	(813) 832-6644
Interbay	33629	Jim Tobin	(813) 832-6644
MacDill	33608	Sammy Graham	(813) 832-6644
Palm River	33619	J.C. Howard	(813) 621-1976
Plant City	33565	Jim Davis	(813) 719-6793
Port Tampa	33616	Sammy Graham	(813) 832-6644
Produce	33610	Eric Fleming	(813) 310-8274
Ruskin / Sun City Center	33570	Jack Hencoski	(813) 685-9034
Seminole Heights	33603	Tony Diaz	(813) 598-9635
Sulphur Springs	33604	Matt Kokich	(813) 431-3686
Tampa Carrier Annex	33607	Mike Sovan	(813) 872-0709
Tampa Carrier Annex	33609	Dennis Lorenzo	(813) 966-3989
Temple Terrace	33617	John Duffield	(813) 899-2405
Town & Country	33615	Brian Obst	(727) 458-0679
Ybor City	33605	Detlev Aeppel	(813) 505-7914

**Presidents Emeritus**

Michael Anderson Orbe Andux  
James Butler Don Thomas  
Garland Tickle

**A.R. "Tony" Huerta NALC Branch 599**  
**3003 W. Cypress St.**  
**Tampa, Florida 33609-1617**  
**Tel: (813) 875-0599 Fax: (813) 870-0599**  
**email: [nalc599@verizon.net](mailto:nalc599@verizon.net)**  
**website: <http://www.nalc599.com>**

The National Association of Letter Carriers Branch 599, 3003 W. Cypress Street, Tampa, FL 33609-1617, 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. All articles are subject to editing and revision at the discretion of the publisher & editor. All articles must be submitted no later than the fifth of the month. Submit articles as .txt, .doc or .wpd documents attached to email sent to [newsletter@nalc599.com](mailto:newsletter@nalc599.com).

Jim Good - Publisher  
Kit Kelley - Editor

**RETIREES BREAKFAST**  
**(In Tampa)**  
**First Monday of Every Month**  
**9:00 AM at**  
**The Coffee Cup**  
**4407 N. Hubert**  
**in Drew Park**

**RETIREES BREAKFAST**  
**(In Brandon)**  
**Second Tuesday of Every Month**  
**8:00 AM at**  
**Buddy Freddy's**  
**134 Gornto Lake Rd S.**  
**in Brandon**

Read the *Tampa Letter Carrier* online at  
<http://www.nalc599.com/newsletter.htm>

## Unionism

by Brian Obst

Chief Steward - Branch 599

### Happy Holidays

I would ask your indulgence this month as I digress from my usual topic of Unionism and matters of the National Agreement. Once again the holiday season is upon us with all that it offers and I would like to take some time to address a few items that may have gone unsaid this year.

First I would like to thank the members of the **Town and Country Station** for their continuing support of me as their shop steward these last eight years. I hope that I can always meet or exceed your expectations of me in policing the compliance with the contract by management.

To the members of the following stations: **Interbay, Temple Terrace, TCA, Hilldale, Hilldale Annex, Carrollwood, Plant City, Sulphur Springs, Forest Hills, Forest Hills Annex, Hyde Park, Commerce and Produce**, I have had opportunities to work with you over the years, some stations more extensively than others, and I hope that I was able to meet your expectations. I look forward to working with you all in the future as your Chief Steward.

For those stations and individuals that I have not yet had the opportunity to work with I hope that we will be able to meet under circumstances of a social nature at the various Branch functions that we have. I remain ready and willing to serve you should the need arise but until that time arrives lets meet under happier conditions, like the **Retirees and Installation Dinner in January**, see your Shop Steward about the details soon.

The Branch elections have been conducted and I was defeated for the office of Vice President by our current **Vice President, Brother Gilbert Cabanas**. I congratulate Brother Cabanas on his election and I call on all members of Branch to close ranks and provide him the needed support so he can provide you the best representation possible. Lets remember after all is said and done when the elections are over we are still on the same team and we have to work together to make the Branch continue to be as successful as it has been in the past.

Continuing on the election theme I must point out that there is a runoff election coming up at the January meeting and I cannot overemphasize the importance of getting an absentee ballot or coming to the hall to cast your vote. Our Branch has nearly 1100 members and your voice should always be heard, don't be silent and let a vocal minority decide how things are going to be in your Branch. **Educate yourself and ensure that your voice is heard - VOTE.**

As your Chairman of Tampa Letter Carriers, Inc. I am happy to report to you that many things have been accomplished this past year for the betterment of our Union Hall. We have replaced the ceiling, replaced most of the air conditioners, repainted the hall and the offices, retiled and re-carpeted the offices and conference room and we have almost completed the complete overhaul of the restrooms. If you haven't been to the Hall lately you should stop by and check out the progress that has been made. I don't think I am wrong to brag that we have the nicest hall in the state, if you agree then stop and thank one of our older retired carriers who thought ahead and volunteered their time and effort to provide this grand hall for us

today. Now it is time for us to think ahead for the next generation of carriers for our Branch, lets ensure that we leave them a hall that is even better and in doing so honor those that came before us.



When you get your check on the **14<sup>th</sup> of December** there will be a little gift in there courtesy of your National Officers in the form of a **1.8% pay raise**. Thanks to their hard work at the negotiating table we all have an early Christmas Gift this year and for the first time the top level T-6 carrier is now making over **50K yearly**. If this makes you feel good maybe you might send a card or e-mail to Washington and thank them for all their hard work.

Finally I want to express my gratitude to all for my being able to work as a member of our great Union. **Branch 599 has been a big part of my life for the last nine years and so have a great many of you and for that I am eternally grateful.** The holidays mean different things to all but to me this is a time to reflect on all that has happened in the last year and to share good tidings with all. **I wish you and yours all the best this Holiday Season and look forward to the new year with anticipation of what the future holds, all the while knowing that whatever it is - we will be up to the challenge.** I thank you for your indulgence this month and I shall return to the Unionism column next month. For now I shall sign off as usual: Remember, knowledge is the key. Happy Holidays.

Brian Obst Chief Steward - Branch 599

### A Point of Personal Privilege

On November 19, 2007, I lost my hero, Rene Raymond Garcia ("Macho") at the age of 82. My three younger brothers and I consider ourselves lucky to have had him as our father.

My father was born in Tampa in a suburb called Palmetto Beach which is south of Ybor City on October 10, 1925. He was a child of *The Great Depression*.

His death was not wanted but it was not unexpected because he was a paraplegic,

caused by an on the job injury he received over 29 years ago. Dad fought the good fight and succumbed with grace and the dignity he deserved.

He worked at the American Can Company for 32 years. *Macho*, as all his friends called him, was a life long member of the United Steelworker's Union local 2120. My father was a Franklin D. Roosevelt yellow dog Democrat and a United States Marine Corps veteran during the Marshall Island operations of World War II. The "Semper-Fi" motto exemplifies my father's legacy for which

### by Leslie Ray Garcia

those shoes are too large for me to wear. His love of family and country, sense of humor, gentleness, kindness, deep integrity, moral values, extreme pride and complete honesty will be deeply missed by me but my father will never be forgotten.



"To become a father is not hard. To be a father is, however." Wilhelm Busch

To be voted on at the January 3, 2008 Branch Meeting

Proposed Bylaw Change  
November 1, 2007

**Article 15, Section 3**

Currently reads:

“All Station Stewards shall be required to attend (8) eight Branch meetings annually. These (8) eight meetings shall count from May 1<sup>st</sup> to April 30<sup>th</sup> starting with the 1996 National Convention and all conventions thereafter. All Station Stewards shall be required to attend (8) eight Stewards’ Training Sessions annually. Station stewards installed in January will receive their first (1<sup>st</sup>) month’s compensation in February”.

Changed to read:

“All Station Stewards shall be required to attend (8) eight Branch meetings annually. These (8) eight meetings shall count from January 1<sup>st</sup> through December 31<sup>st</sup>. In addition, all Station Stewards shall be required to attend (8) eight Stewards’ Training Sessions (Shop Steward Meetings) annually, unless excused under the conditions of Article XV, Section 6 of these bylaws. Station stewards installed in January will receive their first (1<sup>st</sup>) month’s compensation in February”.

---

# ***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    PHONE: 727-584-4307

LARGO, FL 33770-3063    CELL: 727-543-0705    FAX: 727-585-9367

*bilmor@tampabay.rr.com*

**Retired But Not Tired****by John Gebo*****Retirees Report***

**D**ear Brothers and Sisters of Branch 599, Happy New Year, 2008! How the time flies by. It seems the older you get the faster it goes. Wish it went by faster when I was carrying mail and would slow down now that I'm retired. I guess there's no way to slow down the hands of time. All of us have had our ups and downs over the years. Good times. Bad times. Sad time. Joyous times. Memories of fellow carriers who are no longer with us and others who we have lost contact with.

On December 3, 2007, we had 24 retirees and one active carrier at our Retirees' Breakfast. Thanks to all in attendance for making this a success. Special thanks to President Jim Good; President Good not only drove in from Seminole on a day off, but also was kind enough to buy breakfast for everyone. First timer Jim Follman was in attendance. When I carried mail out of Sulphur Springs, Jim Follman was on my route. Never could understand why he was already home and I was still out on the street. Al Lazo came in from out of town and Fritts is back, but we don't know for how long. Others in attendance were, Sy

Adel, Jim Stoffer, Richard Rossell, Norman Bobeau, Darius Lundy, Don Holt, Fernando Llana, Jerry Ohmstede, Pat Krezel, Cecil Edge, Robert Tolbert, Bill Brennan, Lance Jones, Jimmy Munns, F. Quintanilla, Jose Oliva, Mike Anderson, Henry Dupree, Freddie Warren, Tony Pupello, Detlev Aeppel and yours truly.

On January 19, 2008, the annual Retiree's Dinner and Installation of Officers will take place. I am asking each retiree to make an earnest effort to attend. This is our night to shine. Meet our old buddies and acquaintances, have a nice dinner, a drink or two and watch Tony Pupello jitterbug. Maybe I can get the DJ to play a few waltzes for us.

Congratulations to Garland Tickle and Earl Batton who will be presented with their 50 year Gold Card and Pin, at the Retirees Dinner. I had the honor of working with both - Garland at Temple Terrace and Earl at Sulphur Springs. President Emeritus Garland Tickle was a true 100% Union Man. He held other branch officer positions and was always ready to make Br. 599 the best branch it could be. Earl was a great help to me when I worked with him at Sulphur Springs. He also was the first one to help out whenever a new carrier came into the station. Whenever we had "special

projects" like the MDA Drive, he was the first to volunteer. 50 years. I would have to live to 2028 to get a 50-year card and pin. Don't think I'll make it.

*Director of Retirees - Branch 599*

Congratulations to the branch officers who were elected by acclamation and the officers who were elected on December 6, 2007. Also, congratulations to all the shop stewards who were elected at their stations. Let's unite in 2008, work with our officers and stewards and make Br. 599 the best it can be.

Mark down January 19, 2008 in your "date books".

Next Retirees' Breakfast on January 7, 2008.

So, as Roy Rogers and Dale Evans sang, "Happy trails to you, until we meet again."

Fraternally,  
John Gebo

# TAMPA LETTER CARRIERS PRESENT

# BINGO

**COME JOIN THE FUN**

**EVERY WEDNESDAY AND FRIDAY**

**DOORS OPEN AT 5:30  
GAMES START AT 6:30**

**AT THE TAMPA LETTER CARRIERS HALL**

**3003 W. CYPRESS ST.**

**TAMPA, FL. 33609**

**813-877-4785**

## Around The Horn

**Safety First**

I want to wish each and every one of my Union Brothers and Sisters a Happy and Prosperous New Year. May your 2008 be filled with good health, good news and much success. At this time I would like to thank all of you in Branch 599 for your support by electing me for my second term as Financial Secretary, by acclamation. It has been an honor to serve you in my first three years and look forward to the next three. Being elected unopposed is extremely gratifying and something I do not take for granted. I have learned and expanded the duties of my position and have confidence in my abilities to thoroughly continue my job. I will continue to work for the membership and closely with our administration as I have done in my first term. I am looking forward to seeing all of you at the Retirees/ Installation Dinner, on January 19, 2008, where all the 2008 Branch 599 Officers will be sworn in to officially begin their new terms. Congratulations to all the 2008 Officers and Shop Stewards.

As I previously mentioned in last months Around The Horn Article I was appointed and served on the Local Negotiating Team and was very pleased with the final product. I encourage all Branch 599 members to educate yourselves with the changes in the Local Memorandum of Understanding and how they will affect you. Attend Union Meetings, read the NALC bulletin board, read the Postal Record, read the local newsletter and ask questions. Know your job and your rights.

**Safety First?** The Postal Service wants to make safety first, I know, I know you have heard this before and nothing has ever changed. Hold on, I think they are really serious with at least their initial intentions. I have been appointed as a Safety Sub-Group Leader, overseeing five Stations and attended my first meeting on November 28. There are four Sub-Group Leaders covering all the Stations and Branches and I thought the meeting went very well, as a plan for the groundwork was laid out. Craft employees will be called upon to successfully carry out this new safety venture. Each Station now has a sub-group/committee in place with an appointed group leader along with a safety

captain. These groups will meet once a month with an outline of business to be conducted, all recorded in their minutes. It is at these meetings when any safety concerns and accidents concerning that Station will be discussed, including any employee who sites an unsafe violation or hazard through form 1767. These sub-group minutes will then be emailed to myself and the three other Sub-Group Leaders to report back to the Safety and Health Leadership Committee at our once a month meetings. With the skyrocketing medical costs, the goals are to reduce these costs along with the lost work hours and create a safer working environment. To reduce industrial and vehicle accidents without necessarily using the discipline process but instead through education, awareness and an accident review board now in place at all Stations. Let's give this a chance; the Postal Service is spending a lot of money and time on safety training and the actual meetings to get everyone on board. I will be making a monthly safety report and give updates as to what has transpired with this new program.

**Quick Hits: Information you should know**

\*) The second regular cost-of-living adjustment (COLA) under the 2006-2011 new National Agreement has jumped to \$104.00 or 5 cents per hour or \$4.00 per pay period. This will be payable in the second full pay period following the release of the January 2008

index.

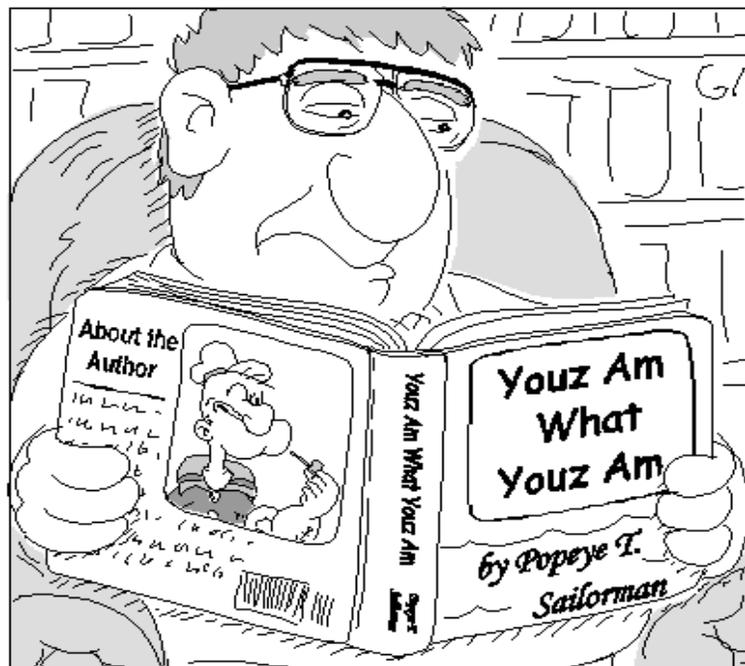
\*) New hires – after the signing of the new National Agreement the Postal Service has wasted little time in hiring T.E.'s (transitional employee's). I have received 24 applications for new membership into Branch 599, which means only a handful of the newly hired T.E.'s have not joined the NALC.

\*) The Letter Carriers Hall has been given a major renovation and is complete. The women and men's bathrooms have been completely gutted out and brought up to code with new handicap stalls. Also included, new tile, new plumbing, new fixtures, new counter tops and new ceilings. The conference room received new carpeting and new tile was installed in the entrance foyer and offices. This has been the biggest renovation project since the front part of the union hall was added on some 20 years ago. I again invite all Branch 599 members to see your beautiful Hall, and a good time will be at our next Branch meeting, on January 3rd.

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

by Tony Diaz

Financial Secretary - Branch 599



Yet another celebrity self-help book.

## Thanks To All

**G**reetings everyone. This year's Toys for Tots Drive was quite successful. Thanks to you all for supporting it and for your optimistic attitudes! Letter Carriers of Branch 599 were recognized tremendously this year. Not that we weren't in the past. I believe it had something to do with the threat we faced of it not possibly qualifying under USPS Participation in Community Service Activities. There was a fine line there and it would have been a disaster for the children who receive those toys at Christmas.

A huge *thank you* goes to Gary Sawtelle (Public Affairs and Communication Specialist) for writing and submitting the letter that got the drive passed as well as TV publicity from Channel 13 and Channel 8. Gary also came out to the warehouse to see first hand the wondrous view of toys pouring in.

Mr. Herb Donica (Toys for Tots civilian coordinator) was very organized and kept good communication among all organizations involved. That made such a difference in how well it all pulled together. Great job, Herb!

We must thank the trucking companies for the use of their drivers and trucks. These companies drove to some far out stations (Lithia, Odessa, Plant City) as well as traveling through traffic in the city. They are The Marines, Electric Supply, Cardinal Health and Bay Area Disaster Kleenup. Some are the same ones for our Food Drive as well. They are committed to helping our community the best they can and they do an awesome job. Thank you for helping on letter carrier day!

I believe all stations had volunteers. There was an email sent to all supervisors with a listing of who the volunteers were. The volunteers came from The Marines Reserve, The Leathernecks and most were from Rough Riders. Thanks goes to Joe Rossiter from Rough Riders for supplying us these helping hands.

I want to send thanks to management also. Jean Carlton (the postmaster's secretary) has helped me get the word out to the stations via emails and fax. Thanks to all station managers and supervisors for your support and welcoming me with smiles when I entered your stations. It's a good feeling to know we have the same purpose. Communication is key, so thanks for staying in contact when we were sending out trucks your way.

## by Lori McMillion

*Toys for Tots Coordinator - Branch 599*



Thanks to the clerks and maintenance workers who posted our posters in their lobby. Recognition also needs to go to the other unions involved whose help does not go unnoticed: NRLCA, NPMH, and APWU. Thanks to Paul Swindasz at MTE for dispatching extra pallets and boxes to the stations.

Big thanks goes to The Flyer. They print out all the posters and flyers we deliver as well as a page in The Flyer magazine! That alone is a tremendous help in making the public aware of our drive. Thank you so much.

Lastly, I wish to thank President Jim Good. As always he is there when I need him and is very knowledgeable in guiding me. I am very proud to work next to Jim at the warehouse and look forward to another year. Thanks, Jim.

In solidarity, Lori McMillion  
Toys for Tots Coordinator - Branch 599

## Things You Should Know

### On The Job Injury

**O**n the job and off the job injuries- What are your rights and what are the responsibilities of the USPS?

On the job injury is one that occurs within your tour of duty. This is called a traumatic injury, which you must fill out on a CA1 immediately. You will also need a CA16 so your doctor can fill out the medical evidence. This form is needed for the authorization of examination and/or treatment. Filling out these forms will assure your regular pay, which will continue for a period not to exceed 45 calendar days. A CA7 is needed after the employee is disabled with a loss of pay for injuries occurred as a result of the performance of duty for 3 or more calendar

days, or there is permanent impairment in order for OWCP to pay the injured worker. This form must be completed before the 35<sup>th</sup> day of the injury.

Remember that a on the job injury is fully compensated by the USPS, which includes all doctors/ hospital bills and your regular pays. This is true whether your treatments last one month, one year, or the rest of your life.

A CA2 form is for an occupational disease or injury believed to be related to your employment. This must occur within 30 days of the date, you were first aware of the possible relationship and the condition and factors of the injury.

A CA2A form is for a recurrence of a disability for a prior injury on the job or elsewhere. A CA8 form is for the continuing compensation on account of a disability. An employee may buy back

annual/sick leave after award of compensation, when COP is not pay within one year from the date the leave was used.

Also fill out a CA7 with a CA20 whenever an on the job injury occurs. The off the job injury is quite the opposite because the injury is not compensated and becomes the full responsibility of the employee. You must now use your sick leave because of this personal off the job injury. Do not confuse the two injuries that might occur during your employment with the USPS.

So fill out the proper forms when you sustain an on the job injury. Article 13 in our contract completely covers our off the job injuries. In closing, I want to wish everyone a happy and healthy holiday.

## by Gilbert Cabanas

*Vice-President - Branch 599*



A.R. "Tony" Huerta NALC Branch 599  
3003 West Cypress Street  
Tampa FL 33609-1617  
(813) 875-0599 fax (813) 870-0599  
<http://www.nalc599.com>

NONPROFIT ORG.  
U. S. POSTAGE  
PAID  
TAMPA FL  
PERMIT NO. 1285

## The Right Auto Loan Makes All the Difference!



Your Credit Union remains dedicated to providing you the most rewarding car buying experience.

- Match any budget with competitive rates & flexible loan terms
- Save up to 50% on GAP insurance & extended warranties compared to dealership costs
- Eliminate dealership negotiations with AutoAdvisors, a free auto buying service
- Apply on your schedule 24-hrs at [www.tpcu.org](http://www.tpcu.org)

**Experience the Difference  
the Right Auto Loan Can Make!**



**TAMPA POSTAL**  
FEDERAL CREDIT UNION

[WWW.TPCU.ORG](http://WWW.TPCU.ORG)