



# 10 MINUTE MEETING

## It's Time to Take ACTION - eDues is Coming!

Currently, payroll deductions for school employees are allowed for several purposes, including purchasing supplemental insurances, donating to organizations like the United Way, and contributing dues to your union. Payroll deduction of dues is also a working condition that our unions in every school district have collectively bargained into their contracts.

Some politicians in Tallahassee want to take away your ability to voluntarily use payroll deduction to pay dues to your union. Additionally, these politicians would require that school unions maintain 60% membership or face decertification.

School unions are once again being singled out and we cannot sit back and wait. **WE MUST TAKE ACTION!!** Locals across the state of Florida are working to inform and increase their membership as we prepare to offer eDues for our members!

### What is "eDues"?

#### Why are we talking about this?

- eDues means payment of your union dues through bank draft on the same schedule as your regular deductions from your paycheck.
- Politicians in Tallahassee think teachers and other school employees are being fooled into paying union dues. They think you need to be "protected" from being a union member.
- It is all but certain that a law banning payroll dues deduction will pass. The governor has also suggested that the same bill require unions to have 60% membership to stay certified and keep their union contract.
- This is their way to silence our voice by defunding our union.

#### Why should I switch to eDues?

#### **For all the normal reasons you already choose to be a union member**

- When a law banning payroll deduction is passed, and without an alternative way to pay your dues, you will

lose your union membership, along with all of the rights, privileges, and benefits that entails.

- Signing up for eDues represents a recommitment to your union.

#### ***You want to keep your union contract***

- Since local unions could risk decertification unless they maintain 60% membership, by signing up for eDues, members can ensure they keep their contract in place.

#### ***Protection***

- Violation of member's rights, unjust discipline, termination, suspension, non-renomination, etc., happen to our members all over the State. You need to make sure you are protected.

#### ***Privacy***

- Out-of-state political groups have been soliciting districts to give them names, addresses, etc., of employees who are union members, to add them to junk mail lists. This system would end that problem.
- There have even been instances of bad-faith actors impersonating union members to run various scams on other union members through school district public records. Our system would help prevent this issue.
- Removing the school district from the equation protects your personal information from being harvested or stolen, and harder for admin to know who our members are.

#### **How does eDues work? How do I sign up?**

#### ***FEA's eDues system: Plaid***

- Locals across the state are partnering with the Florida Education Association (FEA) to offer eDues to members through *Plaid*, a third-party technology platform that facilitates communication between your bank account and your union's bank account to complete an ACH payment - The Automated Clearing House Network.
- Many other apps, services, and merchants rely on *Plaid* to connect with their customers' bank accounts



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(like VENMO). *Plaid* connects its clients with over 11,000 different financial institutions.

- If you regularly use a credit/debit card online or in stores or input your bank username/password or account numbers anywhere online to make purchases or pay bills, *Plaid* is almost certainly involved in at least some of your transactions.

## **What happens when I sign up for eDues?**

- When you sign up for eDues, you will be asked to enter the login credentials or bank account information for your financial institution at an online portal.
- You will then be asked to authorize your bank account to make dues payments on exactly the same payment schedule as you are currently paying dues via payroll deduction.
- *Plaid* will tell your bank to send those payments to your local union's bank.
- Your local union and FEA are not directly involved in the transaction, nor do we want to be! At no point in this process is any of your banking information in the hands of any local union or FEA representative, employee, officer, etc.
- Your local union only sees the payments themselves and who is making them, not any other protected or confidential information.

## **Do I need to worry about double-paying my dues?**

- Your union office will be able to see your eDues signup within minutes. Your union will also notify the district to cease your payroll dues deduction.
- Just to be safe, keep an eye on your pay stub. If you notice that you have had dues both deducted from your paycheck and withdrawn from your bank account, send the documents to your union immediately for verification so a refund can be processed.

## **Will my dues increase?**

- No. The eDues system provided by FEA will not cost your local union any additional money to operate, so your local will not incur processing fees for eDues deductions.
- The only way your dues would increase would be in accordance with FEA and/or your local union's governing documents, including timely notification of that change.

## **Is eDues secure?**

- As stated above, your local and FEA staff do not collect or store your banking information in our databases, therefore we cannot share or lose your account data.
- ACH is the same manner in which the District deposits your paycheck to your bank account. eDues simply allows members to automate the direct payment of dues from their bank account to their local Union's bank account through ACH - the Automated Clearing House.
- ACH is trusted by financial institutions to transfer funds electronically and it is more secure than other forms of payment collection, such as cash and paper checks according to the Federal Reserve. This is why it is the trusted way our members make payments every day for things like car payments, mortgages, rent, cell phone bill, insurance, and more.  
[www.nacha.org/news/ach-payments-have-lowest-fraud-rate-fed-survey-finds](http://www.nacha.org/news/ach-payments-have-lowest-fraud-rate-fed-survey-finds)

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