

# NTEU Employee Update

## January 7, 2005

*An information service provided by the Washington Headquarters Chapter of the NTEU – your fellow employees working to help you stay informed about vital issues impacting your FDIC career.*

### **CSA grievances are mounting – BUT time is running out!**

For 2005 CSA grievances, employees should notify the Chapter 207 mailbox (at [nteu207hq@fdic.gov](mailto:nteu207hq@fdic.gov)) no later than Friday January 14, 2005 (next week!), if they wish to file a grievance for non-receipt of a CSA; time is very short.

In thinking about whether to file a CSA grievance, consider the following:

- Every right won by employees in the workplace originated when one person said 'NO' to an unfair practice;
- The 2003-2005 Compensation Agreement between FDIC and National Treasury Employees Union states that 'the percentage of bargaining unit employees to receive the CSA shall be *no less than* 33-1/3 percent;
- Grievants must have pride in their work and be able to respectfully demonstrate that to management and an outside arbitrator.

Successful grievances are well-documented grievances; employees must have a copy of their most recent performance appraisal, a list of the accomplishments that they provided their supervisor, and copies of any awards or commendations received during the year.

Chapter 207 will also file group grievances for this cycle as well, based on egregious and improper implementation of the entire CSA "system," but individual grievances are the most important means for justice to be done.

Chapter 207 filed a number of group grievances last year based on: failure to equitably award CSAs along demographic lines (i.e., race/national origin and age); failure to equitably award CSAs to employees that had multiple supervisors during the performance period; failure to equitably award CSAs to employees who served on details to other organizational units; and improper allocation of awards to the bargaining unit pool rather than the non-bargaining unit pool of awards.

From last year's CSA grievances for Chapter 207, we've learned a number of lessons:

1. The process for deciding these cases is not speedy;
2. Still, progress is being made – 24 individual cases have been invoked for arbitration; in 19 of those cases, an arbitrator has been selected;
3. a handful of CSA grievances were withdrawn at the request of the employee;
4. final arbitration decisions will not be available until after the deadline to file grievances for non-receipt of 2005 CSAs;
5. group grievances were filed, as noted above; NTEU has successfully fought an FDIC unfair labor practice (ULP) charge concerning those group grievances; they will be proceeding to arbitration as well; if employees did not file an individual grievance, they may fall under one of the group grievances; contact your steward for more information.

If you do not think your work for the last year has been fairly recognized, contact Chapter 207 through the mailbox immediately or speak with any Steward.

### **Important information on your Savings Plans loan**

In the last newsletter, we advised employees who are leaving the FDIC, either voluntarily or involuntarily, to pay off loans on their retirement savings plans. The FDIC Savings Plan (T. Rowe Price) and Federal Thrift Savings Plan (TSP) both have provisions allowing participants to receive loans.

For FDIC Savings Plan loans, employees must repay the balance within 60 calendar days of leaving FDIC.

For TSP loans, employees must repay the loan in full on or before the payment due date reflected on the TSP notice sent to separated employees with outstanding loan balances.

If employees do not repay savings plan loans in accordance with these rules, the unpaid loan balance will be considered in default and classified as a taxable distribution. The distribution will be subject to income tax for the year in which it is received. The distribution may also be subject to a 10 percent Internal Revenue Code early withdrawal penalty tax on this distribution. If the distribution is made following termination of employment of employees 55 years of age or older, the distribution is not subject to the 10 percent penalty tax for early withdrawal.

### **A New Chief Steward**

The Chapter Officers would like to announce that Robin Zaner is the new Chief Steward for Chapter 207.

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## **We want to hear from you**

The NTEU Employee Update wants employees to send in questions and concerns they have about the FDIC and what is going on in the Corporation.

*What do you think about the CSA program?* Send us your thoughts.

We will collect and review your submitted materials and select from them issues to be put before FDIC Senior Management. We will pass along management's responses to employees in future issues of the NTEU Employee Update. If management does not respond, we will put your concerns before congressional representatives who have an interest in what is happening at FDIC. Let us hear from you – we want to know what concerns you and we want FDIC senior management to know, too. Send your comments/questions to:

[nteu207hq@fdic.gov](mailto:nteu207hq@fdic.gov) . We have already received a number of valuable and courageous comments from many employees, which we will place on the NTEU207 Web site.