



REPORT
OF THE
PRESIDENT/ BUSINESS AGENT
KEITH HILL

MAY 2022

AMALGAMATED TRANSIT UNION

LOCAL 241



Below is my report for the month of May 2022, presented to the Executive Board on June 3, 2022 and the Members on June 7, 2022 during the Mass Membership Meeting.

For the past two months I have received calls from members who retired and was not aware of the changes in benefits in the pension. The last change to the pension plan was made in 2016. Although this administration will be adding to the plan that if you are brought back to work by a grievance or an award instead of repaying the pension in 3 years you would have 10 years to repay the plan. This is being done to give our Brothers and Sisters some financial relief when trying to repay their pension back. To monitor the activity of the board meetings and information each month, you can log into the pension plan website at www.ctaretirement.org.

NORMAL RETIREMENT DATE:

1. The normal retirement date shall be the first day of the month following the employee's sixty-fifth (65th) birthday at which date the employee shall be 100% vested in his retirement allowance.
2. Effective on and after January 1, 1988, any employee who has attained the normal retirement date may retire on said date or upon any later date selected by the employee. Upon retirement, the individual shall be entitled to such retirement allowance for life as provided in the Plan. (Amended 9-22-87)
3. If any employee continues in the service of the Authority after attainment of the normal retirement date, the old age retirement allowance payable to such employee shall not commence until after his actual retirement.

An employee who continues employment after his normal retirement date but who does not continue in the service of the Authority after January 1, 1988 shall not make the contributions prescribed in Section 7 nor shall the Authority make any contributions with respect to the compensation of such employee for employment after his normal retirement date. If such employee reaches age sixty-five (65) after the effective date of the Plan, he shall receive no credit under Paragraph 8.1(1)(b), 8.1(2)(b), 8.1(3)(b), 8.1(4)(b), 8.1(5)(b), 8.1(6)(b), 8.1(7)(b) or 8.1(8)(b) for any service after age sixty-five (65).

An employee who continues employment after his normal retirement date and who continues in the service of the Authority after January 1, 1988 shall make the contributions prescribed in Section 7 for payroll periods beginning on or after January 1, 1988, and the Authority shall make contributions with respect to the compensation of such employee paid on or after January 1, 1988 as prescribed in Section 7. Such employee shall receive credit under Paragraph 8.1(2)(b), 8.1(7)(b) or 8.1(8)(b) for service after age sixty-five (65) only for service completed subsequent to December 31, 1987. (Amended 9-22-87).

REPORT OF THE PRESIDENT B/A
KEITH D. HILL
MAY 2022(CONT.)

EARLY RETIREMENT:

1. Any employee in good standing who was first hired by the Authority before January 18, 2008, may retire voluntarily on or after January 1, 1984, and after he
 - a. Has attained the age of fifty-five (55) years and shall have been employed for at least (3) years of continuous service, or
 - b. Has completed twenty-five (25) years or more of continuous service. (Amended 12-19-83) whereupon said retired employee shall receive an old age retirement allowance for life reduced in accordance with Paragraph 10.2.

Any employee in good standing who was first hired by the Authority on or after January 18, 2008, may retire voluntarily after he has attained the age of fifty-five (55) years and shall have been employed for at least 10 years of continuous service whereupon said retired employee shall receive an old-age retirement allowance for life reduced in accordance with Paragraph 10.2.

An employee who is qualified for retirement will have the opportunity to retire in cases where management has just cause for discharge, except where the basis for discharge involved conduct for which the employee is convicted of a felony. (Amended 9-22-87)

2. Effective September 5, 2001, in the event of such early retirement after the month of December, 1983, the employee shall receive his earned retirement allowance, computed at and up to such early retirement date, reduced by five percent (5%) for each full year or fraction thereof below age sixty-five (65); provided, however, that for an employee first hired on or before September 5, 2001, the employee's earned retirement allowance computed at and up to such early retirement date shall not be reduced if he shall retire on or after the 1st day of the month after the completion of twenty-five (25) or more years of continuous service, provided further that, for an employee first hired after September 5, 2001, the employee's earned retirement allowance computed at and up to such early retirement date shall not be reduced if he shall retire on or after the 1st day of the month after the completion of twenty-five (25) or more years of continuous service and having attained age 55. For an employee first hired on or after January 18, 2008, the employee's earned retirement allowance computed at and up to such early retirement date shall not be reduced if he shall retire on or after the 1st day of the month after the completion of twenty-five (25) or more years of continuous service and having attained age 64.

The Plan provides health benefits for retirees and their dependents who meet the eligibility requirements as described in this Eligibility section. If eligible, you must enroll and select coverage in order to receive benefits from the Plan. Eligible Retirees, You, as a former CTA employee, are eligible to enroll for health care coverage under the Plan if you satisfy one of the following three sets of requirements: 1. You are receiving a pension from the Retirement Plan for CTA Employees ("CTA Retirement Plan") and: ♣ Under the 55/20 rule: You separated from service with the CTA at or after age 55 with at least 20 years of Eligibility Service; or ♣ As a deferred participant:

REPORT OF THE PRESIDENT B/A
KEITH D. HILL
MAY 2022(CONT.)

EARLY RETIREMENT (Cont.):

You separated from service with the CTA before age 55 with at least 20 years of Eligibility Service and are at least age 65 at the time you enroll; or ♣ Under the 25 and out rule: ♣ You had at least 25 years of Eligibility Service and retire from the CTA no later than the day prior to the execution of the next collective bargaining agreement between the CTA and Amalgamated Transit Union Locals 241 and 308, after the one which expires on December 31, 2011; ♣ If you retire with a 25 and Out pension after the next collective bargaining agreement is signed, you must wait until age 55 to be eligible for RHCT benefits, and demonstrate prior creditable coverage (see page 8). 2. You are receiving a disability allowance from the CTA Retirement Plan. 3. You are not entitled to a pension from the CTA Retirement Plan because of your extended period of employment in a temporary or part-time employment classification, but you contributed to the RHCT as a CTA employee, and ♣ You are at least age 55 with 20 years of Eligibility Service when you separate from service with the CTA; or ♣ You separated from service with the CTA before age 55 with at least 20 years of Eligibility Service and are at least age 65 at the time you enroll.

PACE WEST:

- I would like to start with thanking the Brothers and Sisters of PACE West for standing together as a Union, together when we fight as one, we will be victorious. PACE had made some changes to our run pick that we all felt were drastic and unacceptable. After talking with Steward Chris Chinn and Executive Board Member Caesarie Montgomery, we decided to take a vote of the members of PACE West. The members stood up in support of some type of action to stop the pick **147** voted **YES** and **10** voted **NO**. After talking with PACE, I got them to agree to hold the pick back and we repicked from the work we are currently working. Also coming out of our meeting PACE has agreed to have a meeting with the Union and Planning. This meeting will take place June 2, 2022, to discuss the next run pick to prevent the same situation. This meeting for PACE West and the Union will be the first for both. I'll keep the members updated.
- We held two contract meetings with PACE in the month of May. One with the team to discuss strategy and what we need to make this a great agreement for the members of PACE West. The meeting with PACE is moving but not at the rate that we will like things to be. We are still far apart on several items and not close on wages. As of today, we have 11 TA's (tentative agreements) at the table with over 50 items still open for negotiations on the table. We have two dates in June and a few in July.
- Let's stay ready as a membership, to help us if we need to take a stand. Remember **WE HAVE NOTHING TO GIVE AND NOTHING TO LOSE!!**

REPORT OF THE PRESIDENT B/A
KEITH D. HILL
MAY 2022(CONT.)

PACE SOUTHWEST:

I made a short visit to PACE Southwest in the month of May. We are trying to set up a date for our next Labor Management meeting to be coming soon. Also, we discussed operators having no relief and being forced to do an extra trip after they leave the terminal. No one should be forced to do this; they may ask you to go to the end of the line when you have no relief, but no one will be forced, you can do this on your own, if someone is forcing you, please reach out to the Local so we can assist.

PACE NORTHSHORE:

- I would like to welcome Steward Aloy Anabaraonye back from vacation and thank Executive Board Member Caesarie Montgomery for helping out at PACE Northshore. PACE Northshore we are still waiting on a start date for contract talks. The Local is still looking for a member to join us at the table so please let us know if you are interested.

EXPEDITED ARBITRATION/ PRE-ARBITRATION:

- ✓ In the Month of May Local 241 did not hold Expedited Arbitration to address grievances. Local 241 will be holding two in June and will report in July.
- ✓ This administration will keep addressing the grievances and keep working to reduce the amount of time members must wait to be heard.
- ✓ Pre-Arbitration in the month of May: We took ten (10) cases and got seven (7) members' jobs back. **Welcome back!**
- ✓ Labor charges in the month of May: We had two (2) cases dismissed and one (1) new case brought against the Local.
- ✓ We also had four (4) letters of complaints/charges written to the International against the Local. All were responded to and all complaints/charges were dismissed and closed as unfounded.
- ✓ We also had one (1) EEOC charge dismissed against the Local in the month of May.

VRD's:

Since 2011, the members who have not taken their VRD's have lost them. Employees who are eligible to pick three (3) or more complete weeks of vacation will be allowed to select one (1) week, five (5) days, of non-consecutive vacation days.

REPORT OF THE PRESIDENT B/A
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MAY 2022(CONT.)

VRD's (Cont.):

Employees who are eligible for four (4) or more complete weeks of vacation will be allowed to select two (2) weeks, ten (10) days, of non-consecutive vacation days, hereinafter referred to as vacation random days ("VRDs"). Such days will not be made cumulative from year to year. This year Local 241 negotiated a MOU (Memorandum of Understanding) to pay the members who could not use their VRD"S. Members will be paid out up to five (5) VRD"S for the previous vacation. Local 241 encourage all members to use their days in the future.

RTA WORKING GROUP:

I was selected to sit and represent on behalf of making sure that transit grows and is represented in a few counties. I have added Steward Michelle Townsend and Board Member Caesarie Montgomery to the group. This gives the Local many different views as well as we protect our work from the city to the suburbs. We have had two meetings and I think that they went great, engaging with people from the CTA, RTA, State Board and Federal Board and other agencies. This is a great accomplishment because often the Union is left out of these groups with no voice at the table. Well, I'm proud to say we have a seat at the table and our voice will be heard. This allows Local 241 to make sure our work is protected and will have the opportunity to grow in the upcoming years. This is another accomplishment of this administration.

ZERO EMISSION BUS:

Local 241's entire maintenance group of representatives attended a training that myself and Marqueal thinks was important to the Local. This training was held by the International and I think it is a start for the Local considering CTA and PACE have agreed to change their fleet to zero emission buses by 2040. We will continue to push the knowledge and training to protect our work.

CTA VETERANS:

Calling all CTA veterans who would like to play softball or just enjoy some fun. CTA and both Locals are joining together for the Chicago Park district Veterans and the City of Chicago Veterans for a softball tournament. If you are interested, please reach out to the Local. Saturday, July 23, 2022 is the date, let's have fun, CTA Vets.

REPORT OF THE PRESIDENT B/A
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MAY 2022(CONT.)

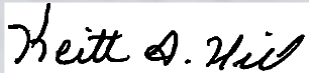
JOB FAIR:

Local 241 will be working with CTA to host a job fair at the Union office. We will be participating in the June 22, 2022 job fair by zoom. We will be working the job fair in person for late July or early August and I will keep the members updated. This will be a golden opportunity for us to help our love ones with a chance to work with us. Please reach out if you would like to help or have questions.

DNC CONVENTION:

I have the honor of working with a committee set up by the CFL (Chicago Federation of Labor) to encourage the Democratic Party to hold their convention in Chicago. I have written a letter of support along with others from the CFL as a start and ready to do more. I mention this because none of this will be possible without the Officers, Board and Stewards and Most Important the Members of Local 241. **I THANK YOU!**

In Solidarity,



Keith D. Hill
President / Business Agent

SCANNED

**Retirement Plan for CTA Employees
and**

CTA Retiree Healthcare Trust

55 W. Monroe, Suite 1950

Chicago, IL 60603

www.ctaretirement.org

June 7, 2016

Dear Retirement Plan and RHCT Participant,

We had previously sent you a letter, dated March 30, 2016, regarding upcoming changes to the eligibility rules for the Retiree Healthcare Trust (RHCT). You received the March 30th letter and you are receiving this letter because, according to our records, as of July 1, 2016 you will have more than 25 years of eligibility service in the RHCT, and you will not yet be 55 years old.

Currently, in order to be immediately eligible for health care benefits upon retirement, an employee who is entitled to a pension from the Retirement Plan must have 25 years of eligibility service regardless of age, or he must be at least 55 years old with 20 or more years of eligibility service. However, upon full execution of the 2012-2015 Collective Bargaining Agreement (CBA) between the CTA and the Amalgamated Transit Union, all employees must be at least 55 years old, with at least 20 years of eligibility service, to begin immediately receiving healthcare benefits from the RHCT upon retirement.

The CTA and the ATU have indicated to the Trustees that the full execution of the CBA will take place on July 5, 2016. Therefore, if you have at least 25 years of eligibility service and you want to retire and receive retiree health care before you are 55 years old, you must retire on or before July 1, 2016.

It is important to note that this change in healthcare eligibility has no effect on your ability to receive a benefit from the Retirement Plan. There is a chart on the back of this letter that will help to explain when you're eligible for benefits from the Retirement Plan and the RHCT before and after July 1, 2016. There are also some questions and answers about the change.

We are sending you this letter to let you know that the deadline to apply for a July 1, 2016 retirement has been moved back from its regular date of June 14th to June 24th. **If you wish to retire on July 1, 2016, you must submit your application to the Plan Office no later than 4:30 pm on Friday, June 24, 2016.**

If you have any questions about the application process, your retirement benefits, or eligibility for retiree healthcare, please contact the Plan Office at (312) 441-9694.

Sincerely,

The Board of Trustees for the Retirement Plan and

The Board of Trustees for the Retiree Health Care Trust

Retirement Date	Eligibility for Retirement <i>(with a hire date on or before 9/5/2001)</i>	Eligibility for Immediate RHCT Benefits
On or before July 1, 2016	An unreduced pension at any age if the participant retires on or after the first of the month after completion of 25 years of Plan service. <u>or</u> A reduced pension after age 55 upon completion of 3 years of Plan service. <u>or</u> An unreduced pension after age 65, regardless of Plan service.	An employee must have 25 years of eligibility service regardless of age. <u>or</u> An employee must be at least 55 years old with 20 or more years of eligibility service.
After July 1, 2016	An unreduced pension at any age if the participant retires on or after the first of the month after completion of 25 years of Plan service. <u>or</u> A reduced pension after age 55 upon completion of 3 years of Plan service. <u>or</u> An unreduced pension after age 65, regardless of Plan service.	An employee must be at least 55 years old with 20 or more years of eligibility service.

Question: What does eligibility service mean with respect to the RHCT?

Answer: Eligibility service for the RHCT is equal to your credited years of Retirement Plan service from your date of participation in the Retirement Plan through January 17, 2008, plus your years of continuous service with the CTA from January 18, 2008 through the date you separate from service with the CTA.

Question: If I choose not to retire on or before July 1, 2016 and I later decide to retire before I turn 55, when am I eligible for healthcare benefits from the RHCT?

Answer: If you retire after July 1, 2016 and you have at least 25 years of eligibility service, but you're not yet 55 years old, you can "age into" eligibility for healthcare benefits at age 55.

Question: I have worked a lot of overtime in the last 5-7 years. Can I count those "extra" hours towards my eligibility service for RHCT benefits?

Answer: No. The "extra" time from overtime will be used to determine your healthcare premiums, but it does not count towards your eligibility for benefits.



May 2020 Report

A.T.U. Local 241
1613 S. Michigan Avenue
Chicago, Illinois 60616

Phone: 312-341-1733
Fax: 312-341-1471

Email:
toibowers@atu241chicago.org



***Financial & Recording
Secretary - Treasurer
Toi Bowers***



Report of the Financial Recording Secretary-Treasurer Toi W. Bowers May 2022

Bills

All bills are paid and current. The Per Capita Tax has been submitted to the ATU International. These and other expenditures are reflected in my Treasury Reports. The Executive Board and the Membership has been given full access to Local 241's Treasury Reports, which includes:

- The Profit Loss and Balance Sheets
- Payroll Journal and Time Sheets
- Complete accounting of all assets and expenditures

Pension & RHCT

- ❖ All Pension and RHCT contributions are paid and up to date.
- ❖ I attended our regularly scheduled Pension Board Trustees Meeting on Thursday May 26th, 2022. Pension Meetings are held every 4th Thursday of the Month.
- ❖ Remember members, now is a good time to make sure that you update your beneficiary information. I can't stress enough the importance of making sure your benefits are properly allocated.

ATU International Dues Increase

Under Section 18 of the CONSTITUTION AND GENERAL LAWS, the per capita tax and minimum dues rate for all active members must be adjusted each July based upon the annual percentage increase in the Consumer Price Index (CPI-W, 1982-84=100) published by the U.S Department of Labor. I have included the dues increase notice from the International as a part of my report further explaining the dues increase.

Member Arrears

Some of our members have been off for an extended period of time. It is possible that these Members may be in the arrears on their union dues. Arrears notices have been posted, letting you know when we will begin the collection of arrears. Please check the Union Board at your location.

*****NOTICE*****

Due's arrearages are scheduled to be taken out on:

June 22, 2022 & June 29, 2022

- ❖ ***It is your responsibility to make sure your union dues are paid and current. Arrear's deductions taken by Local 241 may not clear up your completed arrearage, please make every effort to clear up your complete balance. Any questions, please contact Toi Bowers, your Financial and Recording Secretary-Treasurer.***

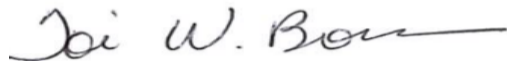
Open Grievances

- ❖ **The number of open grievances for the month of May 2022 is 1803.**

- ❖ **This Administration, under the leadership of President Hill continues to return our brothers and sisters to work after being unjustly harmed by the Authority.**
- ❖ **Cases are being won with little to no lawyer involvement. This is a cost savings to the Membership.**
- ❖ **If you have been asked to contact Local 241, please call the Local office at (312) 341-1733.**

This concludes the Report of the Financial Recording Secretary-Treasurer.

In Solidarity,



Toi W. Bowers
Financial Recording Secretary-Treasurer
ATU Local 241

***“TODAY AND TOMORROW, TOGETHER WE WILL MAKE A
DIFFERENCE, TOGETHER WE WILL WIN!”
— TOI W. BOWERS***



1st Vice President Woodrow Eiland's May 2022 Report

For the month of May, I was assigned to do discipline hearings at North Park Garage due to the absence of the Executive Board Member. I also assisted at the North, West and South side garages as well as PACE West, PACE Southwest and PACE Northshore locations in addition to doing various duties assigned by President Keith Hill and corresponding 1st Vice President duties.

First, I would like to start off with:

FMLA (FAMILY and MEDICAL LEAVE ACT)

Please call the *Reed Group* when taking FMLA. Members are only calling CTA when taking FMLA and it's resulting in *Last Chance Agreements* or *Discharges*. Local 241 is begging the members to please call CTA and Reed Group when taking FMLA!

AVAS

AVAS monitoring is in full affect with CTA. Please fill out the ***"Dispute"*** form and make copies for yourself. It's very important that you fill out the grievance within 14-days of receiving the violation. Also keep all copies of any switchback and deviation slips. Remember, make management investigate the ***"Dispute"*** forms.

SUMMER 2022 RUN PICK

I visited all the garages during the pick of runs. Helping a lot of part-timers that transitioned to full-time operators and was able to pick full-time runs for the first time. It was very interesting, but they got through it.

PACE LOCATIONS

I got a chance to visit PACE West to see the members and answered any questions that they had. I will be at PACE Southwest and PACE Northshore in the coming weeks.

NORTH PARK GARAGE

I spend a lot time at North Park garage conducting all of the discipline due to the absence of the Union reps. I still see that when we are not present, that management talk to the operators any kind of way and try to bait them into a "Behavioral Violation". ***THIS MUST STOP***, higher authority has been informed!

FULL-TIMER to FULL TIMER TRADE AGREEMENTS

I found an old agreement between CTA and Local 241 about full-timers can trade with full-timers. I think that we as the Union should really exploit this to see if we can make this agreement come back.

INSTRUCTION DEPARTMENT

We just had a historical "Instruction" pick. Local 241, believes in seniority. That means as long as you have seniority, you can pick anywhere that it allows you to. The ***Instruction Dept.*** is our top brass and leads by example.

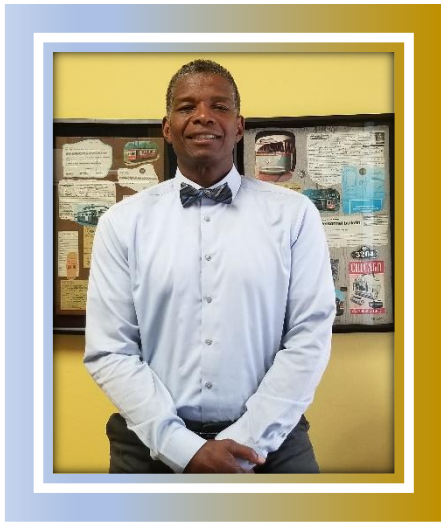
PENSION

The pension is solvent and it has 1 billion 900 hundred million dollars in it.

Humbly Submitted,



Woodrow Eiland
1st Vice President



2nd Vice President Tanno Muhammad's May 2022 Report

I would first like to give thanks to our Creator, whom is called by many names. I hope you your families are in good health and in the best of spirits.

As the 2nd Vice President I have responsibilities to represent the Local and its members assigned by the President.

I have continued to help all of my Local 241 members throughout this COVID-19 Pandemic, especially with pre-existing illnesses. Please take care of first yourself and your family members. I surely do believe that this so-called virus will end. Please continue to practice social distancing! I will always make myself accessible, if you cannot reach me by phone, please feel free to text or email: (312) 881-9585 or tmuhammad@atu241chicago.org.

Step II Grievance Hearings:

I, Tanno Muhammad continuously assist in writing and resolving grievances at Step I and Step II level at CTA Headquarters located at 567 West Lake Street, Chicago, IL, for all 7 bus garages.

Summer 2022 Run Pick:

It started on May 21, 2022 and goes into effect on, June 12, 2022.

Safety Committee:

To Local 241 members and friends: For troublesome areas and dangerous situations, please report first to your garage manager, Union Representative, Officer or the Local office at (312)341-1733. ***"If you see something, say something"***! Those who want to remain anonymous, call (877)411-4282, you can also send an email to safeline@transitchicago.com.

Drug Hearings:

For the month of May: 5 Drug Discipline Hearings

- 1-Resigned
- 2-Entered into EAP/SAP
- 2-Cases Pending

On or about January 2019 with the legalization of Marijuana, testing has been increased by a 50% rate throughout Chicago Transit Authority. Please with all the new products available, that is laced with THC and or Tetrahydrocannabinol. There have been at least 113 cannabinoids identified in cannabis. I am seeing more cases dealing with infused drinks as well as a bottle beer, barbeque sauce, etc. **BUYER BEWARE, NO DRUGS ARE ADMITTED OR ALLOWED ON CTA PROPERTY!**

Pension:

I attended a pension meeting in the month of May 2022.

- Pension Fund is at 1.9 billion dollars and funded 13.324% by members.
- HCTrust members are paying 1% and funded at 159%.

FYI: Pension and Burial Benefits information (SEE ATTACHMENT)

I leave you as I came in Peace and Paradise,

Tanno Muhammad
2nd Vice President

Retirement Plan for CTA Employees

Voluntary Opt-Out of Retirement Plan for CTA Employees (For Non-Vested, Non-Bargained for Employees)

I understand that Section 4.5 of the Retirement Plan for CTA Employees (the "Plan") allows non-vested, non-bargained for employees of the Chicago Transit Authority to voluntarily opt-out of participation in the Plan. I also understand that, once I have opted-out of the Plan, I cannot be reinstated as a participant and that I waive all rights to benefits from the Plan.

I further understand that, if I do not opt out of the Plan, eligibility for benefits from the Plan is as follows:

At age 65, a participant is 100% vested and would be eligible for benefits on the first day of the month following his 65th birthday. Prior to age 65, eligibility for benefits depends on when the participant was first hired, as follows:

Hire Date	When You're Eligible for Retirement Benefits
On or before 9/5/01	<ol style="list-style-type: none">1. Unreduced pension at any age if the employee retires on or after the first of the month after completion of 25 years of continuous service (Plan Section 10.2)2. Reduced pension after age 55 upon completion of 3 years of continuous service (Plan Section 10.1)
After 9/5/01 but Before 1/18/08	<ol style="list-style-type: none">1. Unreduced pension if the employee retires on or after the first of the month after age 55 with 25 years of continuous service2. Reduced pension after age 55 upon completion of 3 years of continuous service (Plan Section 10.1)
On or after 1/18/08	<ol style="list-style-type: none">1. Unreduced pension if the employee retires on or after the first of the month after age 64 with 25 years of continuous service. (Plan Section 10.2)2. Reduced pension after age 55 upon completion of 10 years of continuous service (Plan Section 10.1)
Any Date	A deferred-vested benefit is available at age 65 to a participant who separates from service from the CTA after completing 10 years of continuous pension-eligible service, and prior to eligibility for retirement described above.

HEALTH REIMBURSEMENT ACCOUNT (HRA)

FOR FORMER CTA EMPLOYEES WHO CONTRIBUTED TO THE RHCT



Your HRA Questions
Answered **2018**





Am I Eligible for the HRA or RHCT Health Care Coverage?

You may be eligible for only the HRA at age 65 or you may have a choice between the HRA and the RHCT health care coverage. You cannot have both an HRA and RHCT health coverage.

If you have ever enrolled in RHCT health care coverage, you are not eligible for the HRA. The table below can help you determine the benefits that apply to you.

Age when you left the CTA	Eligibility Credits	As of January 1, 2018 (Different healthcare eligibility rules applied before 1/1/2018*)
Age 65 or older	20 or more years	RHCT health coverage or HRA immediately
	10-19 years	RHCT health coverage or HRA immediately
	Less than 10 years	Immediate HRA
Ages 55-64	20 or more years	RHCT health coverage at pension start or HRA at age 65
	10-19 years	RHCT health coverage at age 65 or HRA at age 65
	Less than 10 years	HRA at age 65
Less than age 55	20 or more years	RHCT health coverage at pension start or age 55 (whichever is later) or HRA at age 65
	10-19 years	RHCT health coverage at age 65 or HRA at age 65
	Less than 10 years	HRA at age 65

* If you collected a CTA pension prior to January 1, 2018 and had less than 20 Eligibility Credits, you are not eligible for RHCT health coverage.

- You are eligible for the HRA at age 65, even if you are not eligible for a pension.
- If you opted-out of the CTA Pension, or received a refund of your pension contributions, you are **only** eligible for the HRA.
- You may be eligible for immediate health care coverage if you receive a disability allowance, regardless of age.
- Certain part-time or temporary employees, who do not meet the requirements for a pension, may be eligible for health care coverage.

You May Have a Choice

If you meet the eligibility requirements for health care coverage from the RHCT and you have never enrolled in health care benefits from the RHCT, you must choose between the HRA and health care benefits from the RHCT. If you choose the HRA, you and any dependents will never be allowed to enroll in health care benefits from the RHCT. If you choose health care benefits from the RHCT, you will no longer be eligible for the HRA. Consider this choice carefully.

If you do not meet the eligibility requirements for health care coverage from the RHCT, you are only eligible for the HRA.

What You Need to Do

If You Are Eligible to Enroll in Health Care Benefits from the RHCT and you want to Enroll

If you want to enroll in health care benefits, you should call Group Administrators at 1-800-487-1150 and request an enrollment packet.

If You Are Eligible to Enroll in Health Care Benefits from the RHCT, but You Want the HRA

The enclosed personalized Statement of Contributions shows the amount of contributions you have available in your HRA. If you did not receive a statement, you can go online to groupadministrators.com to see your balance and update contact information. You will need to create a username and password. If you just left CTA employment, it will take up to six weeks for your account to be available.

If You Are Age 65 or Older

To begin using your HRA balance to pay for eligible healthcare expenses, you will have to enroll for the debit card.

Enclosed in this packet is an enrollment form and a return envelope. You must complete the enrollment form, sign it, and mail it back. Once you enroll, you will receive your HRA debit card within 3-4 weeks. If you turned age 65 before January 1, 2018, the yearly fee will be deducted every December 31, beginning with December 31, 2018. If you turn age 65 on or after January 1, 2018, a yearly fee will be deducted from your HRA balance each year on the one year anniversary of your eligibility, in other words, on your 66th birthday and on each year thereafter. Currently, the yearly fee is \$25.

What Kind of Expenses Can I Pay with the HRA Debit Card?

Most healthcare expenses that you would pay out-of-pocket can be paid using the debit card. Healthcare expenses include expenses for medical, dental, vision and prescription drug services and supplies as described in IRS Section 213(d) or in publication 502 at <https://www.irs.gov/pub/irs-pdf/p502.pdf>. Here are some common examples of expenses that are and those that are not eligible:

Eligible Expenses

- Copayments, deductibles, and your coinsurance
- Healthcare expenses that are not covered by your healthcare plan
- Premiums for healthcare coverage
- Out-of-pocket transportation expenses essential to obtaining health care
- Out-of-pocket expenses for qualified long-term care services

Ineligible Expenses

- Healthcare expenses reimbursed by insurance, Medicare or another federal or state health care programs
- Expenses you will claim as deductions or credits on your federal or state income tax returns
- Over the counter nonprescription drugs
- Cosmetic procedures
- General health and wellbeing expenses, like vitamins, exercise, or recreational activities
- Expenses that are not eligible to be claimed as deductions for health care on your federal income tax return

Whose Expenses Can I Pay with My Debit Card?

Besides your own expenses, you can pay for eligible expenses incurred for your spouse or eligible child(ren). The same rules about eligible expenses apply to the expenses incurred by your dependents as apply to your expenses. Your spouse is the person to whom you are legally married, as recognized by the State of Illinois. Internal Revenue Code restrictions do not allow reimbursement for expenses incurred by a civil union or domestic partner. If you divorce, your spouse will lose eligibility to participate in the HRA on the last day of the month of the date of dissolution of the marriage.

A child is eligible if the child is:

- The retiree's or former employee's natural, adopted (or placed for adoption) or stepchild through age 25, who:
 - Is unmarried;
 - Resides with the retiree (if the child is age 19 or older)*; and
 - Is dependent upon the retiree for over half of his or her financial support.
- A child named as an alternate recipient in a child support order, if the Plan Administrator determines the support order to be a Qualified Medical Child Support Order ("QMCSO").
- The retiree's or former employee's dependent child of any age who was disabled prior to age 26 and who, due to disability:
 - Is incapable of self-sustaining employment; and
 - Is dependent upon the retiree or other care provider for lifetime care and supervision because of the disability.

** A child who is temporarily away at school but continues to have the same permanent address as the retiree is considered to reside with the retiree.*

Surviving Spouses

If you die after age 65, your surviving spouse may continue to use your HRA debit card as long as there is a balance. To be eligible for the Surviving Spouse HRA, you and your spouse must have been married for at least one year prior to your separation from employment with the CTA and that marriage must have continued uninterrupted until your death. If you die and do not have an eligible spouse, your remaining HRA balance will revert to the RHCT. When you enroll, you will be asked for a copy of your marriage certificate, if applicable.

If You And Your Spouse Are Former CTA Employees

If your spouse is also eligible for the HRA in his/her own right, then you both can enroll in the HRA separately and use both HRAs for eligible expenses for each other and your eligible children.

If you or your spouse is also eligible for Retiree Health Care coverage, the one that is eligible can enroll in the Retiree Health Care Plan (and the other can enroll as a spouse) and the one who is enrolled as a spouse can use his/her HRA for him/herself, his/her spouse and any eligible children.

When Will My Debit Card End?

A former CTA employee's debit card will no longer work if:

- Your account balance goes to zero,
- You die and do not have an eligible Surviving Spouse, or
- You go back to work for the CTA, in which case your debit card will be suspended until you leave CTA employment again.

If you are a Surviving Spouse, your debit card will no longer work if:

- Your account balance goes to zero,
- You become employed by the CTA, in which case your debit card will be suspended for the duration of the employment, or
- You die.

How Do I Use My Debit Card?

Most of the time, you will use your debit card to pay for out-of-pocket healthcare expenses at the time you buy the service or supply. For example, if you have a copayment every time you see the doctor, you can use your debit card to pay that copayment.

Some expenses will require you to pay for the expense first and then submit a reimbursement request form (with supporting documentation) to the Claims Administrator to receive a credit on your debit card. For example, if you use your HRA to pay for healthcare insurance premiums, you will have to pay the premium first and then request reimbursement providing the appropriate documentation.

If you submit a reimbursement request form, you should always keep your receipts in case the Claims Administrator needs to verify an expense. You should save your receipts until the statute of limitations expires for filing your taxes for that year.

Once you enroll, you will receive the HRA Plan Booklet, which contains detailed information about reimbursements.

How Can I Check My HRA Balance?

Before you enroll in the HRA, you can check your contribution balance online at groupadministrators.com. Once you are enrolled, you can always check your balance online at gal.healthcareportal.com. You can also update your contact information on either site. You will have to create a username and password for each site.

Keep your contact information up to date on the HRA website.



Contact Information

If you have questions about eligibility, your Account or other matters, please contact the Claims Administrator:

Claims Administrator

CTA RHCT

c/o Group Administrators

915 National Parkway, Suite F

Schaumburg, IL 60173

Health Care Benefits Phone: 866-997-3821

HRA Phone: 800-487-1150

Fax: 847-519-1979

Email: ctahra@groupadministrators.com

Website: groupadministrators.com

HRA Debit Card Website: gal.wealthcareportal.com

Your HRA Questions
Answered **2018**

Background Information

The Chicago Transit Authority Retiree Health Care Trust (RHCT) was created in January, 2008 by Public Act 95-0708, to provide and administer health care benefits for eligible CTA retirees and their dependents or survivors. With the passage of this Act, employees of the CTA were required to begin making contributions to the RHCT, to help offset the cost of their health care in retirement.

You have to meet certain age and service requirements to be eligible for healthcare benefits from the RHCT. If you were an employee on or after January 18, 2008 and you did not meet these requirements, your contributions remained part of the RHCT. The Trustees and Staff of the RHCT worked with the State Legislature to amend PA 95-0708 to allow, at age 65, for retirees and former employees to have access to their RHCT

contributions. As a result, effective January 1, 2018, the Trustees have established the Health Reimbursement Account (HRA). The HRA was established as a way for you to use your contributions to the RHCT. You can use the HRA to pay for eligible healthcare expenses for yourself and your family. If you enroll in the HRA Plan, you can never enroll in the RHCT health care benefits and vice versa. This brochure provides you with the basic information you need to know about the new HRA plan.





LOCAL UNION 241 • AMALGAMATED TRANSIT UNION

A.F.L. - C.I.O. - C.L.C.

1613 S. MICHIGAN AVENUE • CHICAGO, IL 60616

A.T.U. website: www.atu241chicago.org

ADDITIONAL BENEFITS

Dear Brothers and Sisters,

We are pleased to announce that all members and retirees now have additional benefits at **NO COST TO YOU** or your union. These benefits are jointly sponsored with American Income Life Insurance Company, a 100% union company servicing working families for more than 60 years.

American Income Life currently has over 98,000 ATU members covered under AD&D policies at no cost. Since 1990, over \$4.8 million in life, health, and no-cost AD&D benefits has been paid to over 3,000 ATU members and their families.

Accidental Death and Dismemberment Benefit

\$3,000 – Member & Retiree

**WE ASK EVERY MEMBER AND RETIREE TO RETURN THE ENCLOSED CARD TO
RECEIVE YOUR CERTIFICATE OF COVERAGE AND DESIGNATE YOUR BENEFICIARY.**

If you do not designate your beneficiary, the \$3,000 would
be paid to your estate and may be taxable.

Those who return the card will also receive a **HEALTH SERVICES DISCOUNT CARD** for your family **at no cost** that provides household discounts up to 60% on:

- Prescriptions
 - Vision Care/Products
 - Hearing Care
 - Chiropractic Care
- Optional discount dental is available.

In addition, **CHILD SAFE KITS** are available at **no cost**. These kits have been endorsed and supported by the International Union of Police Associations, the American Federation of Teachers and the American Federation of School Administrators. The kits help you gather vital data, photos and fingerprints from your children and grandchildren so they are ready for authorities in the event of an emergency.

An AIL representative, who is a member of OPEIU Local 277, will call on you to deliver your certificate of coverage and no-cost benefits, and witness your beneficiary designation. AIL has other supplemental insurance programs, presented in the spirit of "**Be Union – Buy Union**," available strictly on a voluntary basis. If you have questions, please call American Income Life Insurance Company at 1-800-495-1213.

In Solidarity,

Local Union 241
Amalgamated Transit Union

PLEASE RETURN THE ENCLOSED CARD RIGHT AWAY or respond
online at www.aillife.com/benefits/sgvu3

AFFILIATED WITH THE C.F.L. & I.U.C. - I.S.F.L. & C.I.O.





— LOCAL UNION 241 • AMALGAMATED TRANSIT UNION
A.T.U. - C.I.O. - U.L.C.
1813 S. MICHIGAN • CHICAGO, ILLINOIS 60616
TELEPHONE: (312) 341-1733 • FAX: (312) 341-1471
A.T.U. website: www.atu241chicago.org

LOCAL 241 ATU RETIREES - BURIAL INFORMATION

IF YOU ARE A MEMBER IN GOOD STANDING BY PAYING YOUR MONTHLY UNION DUES OF \$6.00. YOU ARE ENTITLED TO A BURIAL BENEFIT AS LISTED BELOW. IF YOU ARE A MEMBER WITH 50 YEARS OF DEDICATION TO LOCAL 241 ATU YOU NO LONGER PAY UNION DUES. YOU ARE ALSO ENTITLED TO A BURIAL BENEFIT UPON YOUR DEATH AS LISTED BELOW.

- A) \$1,000.00 FROM THE INTERNATIONAL OFFICE**
- B) \$400.00 FROM LOCAL 241 ATU - THE BENEFIT AS IN ACCORDANCE WITH THE INTERNATIONAL CONSTITUTION BY LAWS AND LOCAL 241 ATU BY LAWS. WHICH STATES THAT THE BENEFIT IS PAYABLE DIRECTLY TO THE FUNERAL HOME OR CREMENTORY ON THE BILL, AND NOT TRANSFERABLE TO THE CEMENTARY. HOWEVER IF THE FAMILY WISHES TO PAY THE FUNERAL BILL IN FULL, A CLAIM WILL BE FILED TO REIMBURSE THE BENEFIT OF \$1,400.00 (MAXIMUM PAYABLE) TO THE PERSON OR PERSONS WHO PAID THE BILL UPON FILING A CLAIM WITH LOCAL 241 ATU.**
- C) FLORAL ARRANGEMENT- IF YOU ARE IN THE VICINITY AND DELIVERY IS POSSIBLE A FLORAL ARRANGEMENT WILL BE SENT. BE ADVISED THAT THE FLORAL ARRANGEMENT HAS A MONETARY LIMIT AS PER THE BY LAWS. A TABLE PLANTER CAN BE SENT IN LIEU OF FLOWERS UPON REQUEST BY THE FAMILY.**

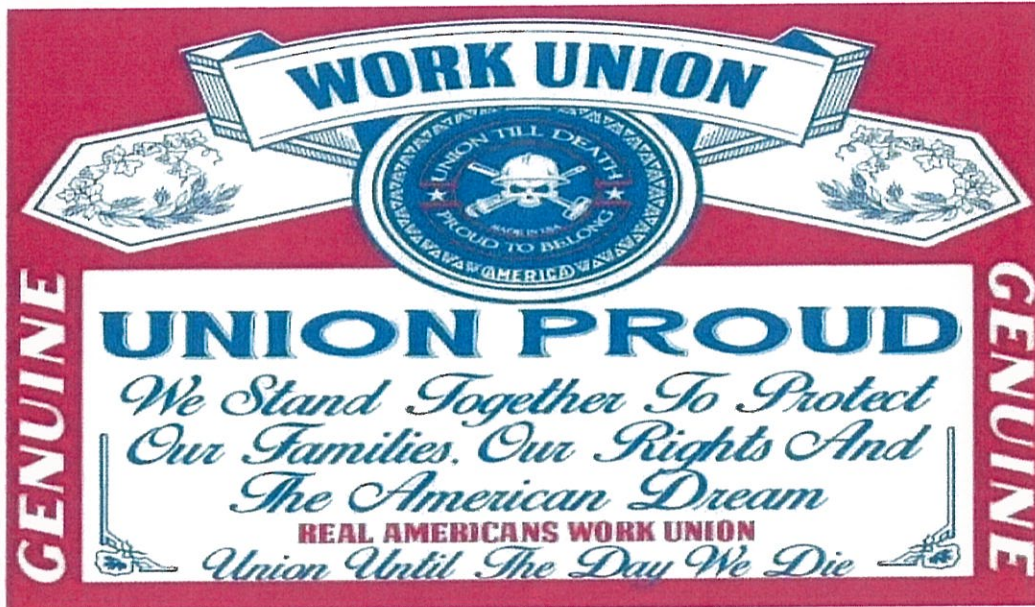
UPON THE DEATH OF A MEMBER, THE FAMILY OR FAMILY FRIEND SHOULD CONTACT MARVELLA C. SINGLETON AT LOCAL 241 ATU AT (312) 341-1733 AS SOON AS POSSIBLE. BE FURTHER ADVISED THIS BENEFIT HAS NO BEARING ON ANY BENEFITS YOU MAY BE ENTITLED TO FROM THE RETIREMENT AND DISABILITY ALLOWANCE PLAN FOR CTA EMPLOYEES. THEIR PHONE NUMBER IS (312) 441-9694 EXT "O" FOR OPERATOR.

IN SOLIDARTY,
KEITH D. HILL
PRESIDENT BUSINESS AGENT L.U. 241 ATU

AFFILIATED WITH THE C.E.L. & L.Y.C. - I.S.F.L. & C.I.O.



MAINTENACE DEPARTMENT CTA, PACE, FIRST TRANSIT



Marqueal L. Williams Assistant Business Agent June Report

Religious & Medical Vaccination Exemption

The Data as of March 10, 2022 for Religious Exemption is 572 and Medical Exemption is 121, the breakdown of approval is Religious – 0 Medical – 1. As of March 10, 2022 Religious accommodation request 186 has been denied and 313 is waiting for a decision to their exemption request. As of March 10, 2022 Medical Accommodation, of the 121 request 120 has been denied and 1 was approved. The one medical accommodation that was approved was a bargained for employee.

Union Dues

The Janus ruling has opened up the door for people to completely stop paying Union Dues, I had respect for the FAIR SHARE members because they at least paid a portion into the Union and they did receive the benefits that the full Union Due's Paying Members received besides the Unions Frenge Benefits. Now we must discuss the next level for the members that Opted-Out, On the November 2022 ballot will be the Worker's Rights Amendment we must get all our Families and Friends to Vote Yes.

Local Union 241 is the leader in the ATU, and the Union Leaders Effective June of 1949 negotiated a Pension Plan for DUES PAYING MEMBERS. Everything that is Negotiable must be protected by the Current Union Leaders. Pension is Negotiable, Health Care is Negotiable, Raises are Negotiable, when I worked for a non-union shop the raises that was received by some people was .10 cent and if you were liked you would get \$2 dollars for the year. Local Union 241 must take back the benefits that the NON-Members receive we must make that person Pick Last, removing their Seniority, FUN FACT - Union Control Seniority!!! Giving them what they put into the Pension along with interest upon there opting out. Giving them what the NON-BARGAINED employee receives. Its time to take a strong stand Vote Yes to Workers Right Amendment November 2022.

Ordering Parts & Materials

In the Maintenance Department at the Chicago Transit Authority if you order any Parts or Materials, you will have 30 minutes to retrieve your items or they will go back into inventory, you will not longer be able to diagnose a problem on Trouble-Track and order the parts and leave it on the bus and park the bus for the Hard-Card Mechanic to install the part.

No Back Order Parts Tickets will be available, if the item is not stock then the Manager will move that equipment into the Hold For Material, or if the part is at another garage you will be going to retrieve that part to install.

Excessive Heat Awareness and Safety

It is now summer, while temperatures will be in the 90's and soon will approach the 100's this is the time to be aware. It may seem that you're not in of a heat stroke, but excessive heat can lead to serious illness and can lead to death. Marqueal Williams, Tim Westhoff and John Mangan has made several provisions in the garage to ensure our members safety.

1. Stay Hydrated, if you feel that you need water it will be available in the Manager Office, if your lunchroom has a refrigerator, water will be available there as well, also each location should have a memo stating where water is available, if not please contact your Steward at that location.
2. Fans should be out on the garage floor, from being stored for the winter. Also, we are making the attempt to have at least two fans at the Pumps. Fans should not be chained down and should be available for everyone.
3. Educate yourself and check the weather forecast before coming to work, if temperatures hit above 85 degrees and heat index hit 90 degrees and above you have several rights, that your Union Leadership have made the company aware of, such as Break Buses and Lunch Room breaks, if you need extra time to cool off just inform any manager on duty where you will be and what location you will be at, no one should be denied of a COOL DOWN BREAK.
4. If you need Medical Attention especially during a heat wave, call 911, at the same time reach out to the co-workers next to you along with management.
5. If Management for any reason denies you Medical Attention call Marqueal Williams @ (312)888-6364 at the time that you are being denied. Don't be surprised to hear that Management Denied a person Medication Attention because they do not want to do the paperwork.

Pension and RHCT

As of May 27, 2022, the Pension Plan funding is \$1,977,480,201.36 the Multiplier Factor remains at .0215, the economy is stable, and the Pension Investments are making their rate of return so it will not be a Pension Increase in 2022. So far while this administration has been in office the Pension Ratio has not increased.

As of May 27, 2022 the RHCT Plan funding is \$1,036,440,380.42, this plan is well overfunded with over 1, Billion Dollars, the contribution rate is 1%, while this plan remains over 100% funded.

Things to Remember

1. MMIS: Jobbing out for lunch and back in for lunch.
2. Leaving good notes on your work orders.
3. Check for parts order before ordering parts to make sure duplicates parts haven't been ordered.
4. Tardy/Attendance when you are at the toolbox meeting you must be dressed for work.
5. Out of Work Area: If you are going out for lunch you MUST let Management know that you are going out for lunch.
6. Electronic Device Policy: if you are on your cell phone you should be on break.

Maintenance Test Scores

On May 6, 2015 at a Labor/Management the Union asked the Authority did they lower the standard for the Maintenance Mechanic entrance test. And the answer by Mr. George Cavelle at that time was yes from 75% to 70%. I filed a grievance on this matter and right before arbitration CTA raised the standard. Now in 2022 I'm being told the Bus Training Instructor would fail a person (new mechanic) and they are being instructed to let the mechanic move to the next class, if this is going on the Instructor should call the Union, if we start lowering our standard then the quality of our work goes down as well, we are over 50 mechanic short, while our younger generation of mechanic are going to work for the City of Chicago and other Municipality Maintenance Jobs that starting at \$47-\$50 dollars and hour. In less than 4 years here at the Chicago Transit Authority there is going to be a massive retirement in the Maintenance Department, the large group that was hired in 1998 would have the 26 years that is required to retire with no penalties.

Pace West Contract Negotiations

On May 25, 2022 I attended Pace West contract negotiations during the Negotiations Jack Ramp along with Pace West Maintenance Department delivered several issues, such as Pension Issues, Pick Issues, Tool issues, Vacation Issues, and Manpower Issues along with Pay Issues. More Negotiations will be done during the month of June.

Contact Numbers You May Need

Reed-Group (877) 282-2019 7am -7pm Monday – Friday

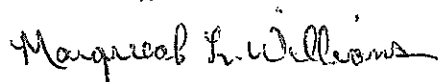
Control (312) 432-8041 Ask for your Garage Controller.

EEO (312) 681-2610 Equal Employment Opportunity. Report, date, time of harassment.

EAP (888) 371-1125 Employee Assistance Program

Safety (888) 968-7282 Report, date, time, and location of the unsafe incident.

In Solidarity,



Marqueal L. Williams
Assistant Business Agent – Maintenance

Keith D. Hill
President - Business Agent

Toi W. Bowers
Financial Recording Secretary - Treasurer



Woodrow Eiland
1st Vice President

Tanno Muhammad
2nd Vice President

Marqueal Williams
Assistant Business Agent - Maintenance

LOCAL UNION 241 • AMALGAMATED TRANSIT UNION
A.F.L. - C.I.O. - C.L.C.
1613 SOUTH MICHIGAN AVENUE • CHICAGO, ILLINOIS 60616
TELEPHONE: (312) 341-1733 • FAX: (312) 341-1471

A.T.U. website: www.atu241chicago.org

June 6, 2022

MEETING NOTICE

Our next Mass Membership Meeting will be held July 5, 2022, the first Tuesday of the month.

Meetings will be held at: 10:00am, 2:00pm (CANCELLED due to cleaning for COVID), 4:00pm & 7:00pm

- Call to Order by President
- Roll Call of Officers and Executive Board
- President's Report
- Financial Report
- Report of the Officers
- Old Business
- New Business
- Adjournment

****LOCATION****

ATU Local 241
1613 S. Michigan Ave
Chicago, IL 60616

Keith D. Hill
President/Business Agent

Toi Bowers
Financial Recording Secretary-Treasurer

CTA-74th St. Depot Federal Credit Union

The Services We Offer

Savings

Financial Literacy Training

Personal Loans

Auto / Motorcycle Loans - New and
Used

Loans for Trailers

Loans for RVs

Christmas Loans

Summer Loans

Gift Cards

Reloadable Debit Cards

10053-57 South Western Ave
Chicago, IL 60643

Phone: (773) 476-4822

Fax: (773) 476-4273

Email: Cta74thdfcu@yahoo.com

Website: www.74thstdfcu.com

HOURS

Free Services

Notary Public

Time Books

Payroll Deposits

Direct Deposits

Invite to Annual Meeting

Monday, Tuesday, Thurs, 10:00 a.m - 3:00 p.m
Friday 12:00 p.m - 5:00 p.m

Executive Board:

Willie Means - Chairman
Leonard Morris - Vice Chairman
Robert Davis - Secretary
Charles H. Peterson - Treasurer

Michael Booth - Board Member
Ruth Ewing - Board Member
Jay Thompson - Board Member

Fee Services

Copying and Fax Services

Laminated Time Books

Laminating Services

Staff:

Charles H. Peterson - Treasurer
Michael Booth - Manager
Ruth Ewing - Assistant Manager

Ronney Hunter Jr.
Aaron McCray
Vern Hodges

Volunteers:

Venita Jones
Yavaughn Triplett

Tanno Muhammed
Camela Parnell

WELCOME TO THE



CTA SOUTH FEDERAL CREDIT UNION

Office Operations

Hours of Operation:

Monday, Thursday, Friday
(Closed Tuesday & Wednesday)

10:00 AM - 2:00 PM

Phone:

(773) 783-5693

(773) 783-6099

Fax:

(773) 783-6095

Email:

ctasouthfederalcu@yahoo.com

Mailing address:

CTA South Federal Credit Union
8050 S. King Dr
Chicago, IL 60619

The CTA South Federal Credit Union is chartered, regulated, and supervised by the National Credit Union Administration. This agency also administers the National Credit Union Share Insurance Fund that insures members's savings.

Who We Are

Board of Directors:

Kenneth Mixon, *Chairman*
Mary Conley-Wilson, *Secretary*
Joyce Jackson, *Treasurer*
Donna Watkins
Marvin Alexis
Albert Tompkins

Credit Committee:

Donna Watkins
Mary Conley-Wilson
Deborah Brooks

Supervisory Committee:

Timothy Webb
Marvin Alexis
Roger Love

Staff:

Deborah Brooks
Claudette Ogletree

Services Offered

Savings Account
Quick Loans
Signature Loans
Share to Share Loans
Auto/Motorcycle Loans (New & Used)
Christmas Loans
Christmas Club Savings Account
Reloadable Debit Cards

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



77TH Street Depot Federal Credit Union

5401 South Wentworth Union #26 Chicago Il 60653

Branch Office: 11049 South Fairfield Chicago Il 60655

Main Office Hours: 9a.m to 3p.m- Mon/Wed/Thurs/Fri. Phone#773-846-7137

Branch Office: 10a.m to 3p.m- Mon/Thurs/Fri. Phone#708-422-3900

E/mail: 77thstreet210@sbcglobal.net web page: 77thstreetdepotfcu.org

ACCESS YOUR ACCOUNT 24/7, WITH ONLINE BANKING AND OUR DEBIT CARD

We offer:

New and Used Auto Loans

Debit Cards

On Line access

ACH deduction options

Personal Loans

Payroll Deductions

Motorcycle Loans

Holiday Loans

Property Tax Loans

Payday Loans

Free Checking Account

We encourage you to join our credit union, we are here to help.

MANAGER/CEO

AL O. TOWNS



CHICAGO AVENUE GARAGE FEDERAL CREDIT UNION

Savings Accounts

- **Competitive interest rate on savings**
- **Each savings account insured to \$250,000 by NCUA (National Credit Union Administration)**

Loans

- **Unsecured loans**
- **Christmas loans**
- **Short-term emergency loans**

Quick turn-around on loan applications.

**CHICAGO AVENUE GARAGE
FEDERAL CREDIT UNION**
4909 W. Division Street, Suite #403
CHICAGO, ILLINOIS 60651
Telephone: (773) 626-1100
Fax: (773) 626-2210
E-mail: cagfcu4283@att.net



Attention: CTA Employees

- ♦ A federal credit union is a not-for-profit financial institution cooperative that provides a place for members to save and obtain loans at reasonable rates.
- ♦ Call or stop by the office for more information.

Hours

**Monday
through Friday:
10:00 A.M. to
2:30 P.M.**
**Closed on major
holidays**

IMPORTANT, TIMELY TIPS

for members of

Chicago Avenue Garage Federal Credit Union

If you have a loan with the Chicago Avenue Garage Federal Credit Union, and

you are planning to change jobs, or retire from CTA,

or

you experience any major changes in your finances, and plan to file bankruptcy,

please contact the credit union to discuss your financial situation, and possible adjustments to your loan repayment schedule. The credit union wants to help you avoid late payments, late fees, and negative reporting on your credit report.

Telephone: 773-626-1100

(best time to call – Monday through Friday 10:30 A.M. to 2:00 P.M.)

E-mail: cagfcu4283@att.net

Holy Bible: Ecclesiastes 10:19 "...money answers everything."
Credit Union members, let's talk about it.

CHICAGO AVENUE GARAGE FEDERAL CREDIT UNION

4909 West Division Street, Suite 403, Chicago, IL 60651

(CAGFCU)

MEMBERSHIP PROMOTION

Did you know that certain family members of Chicago Avenue Garage employees are eligible to join the CAGFCU?

Contact the office to obtain a “Family Member Eligibility Statement” .

Phone: 773-626-1100

Office Hours: 10:00 AM to 2:30 PM (Monday through Friday)

E-mail: cagfcu4283@att.net

HAPPY BIRTHDAY TO OUR LOCAL 241 MEMBERS CELEBRATING IN MAY

Berry	David	0501	Handspike	Brantley	0502	Graves	Timothy	0504
Cannon	Jerry	0501	Israel	Josiah	0502	Horn	Shundra	0504
Carthans	Elmore	0501	Jackson	Nathanial	0502	Lakes	Terrence	0504
Coleman	Curtis	0501	Kimbrough	Carol	0502	Love	Shelton	0504
Evans	Jeffery	0501	Nash	William	0502	Martinez	Wilfredo	0504
Gilmore	Jessie	0501	Paige	Lucian	0502	McClain	Willie	0504
Hackworth	Ronald	0501	Rosas	Martin	0502	McDonald	Vivian	0504
Harris	Anthony	0501	Spencer	Marc	0502	McLaughlin	Boswana	0504
Hill	Keith	0501	Stevenson	Ronald	0502	Miller	C Errico	0504
Hill	Otis	0501	Taylor	Yolanda	0502	Moore	Gregory	0504
Howell	Robert	0501	Torres	Misael	0502	Nicosia	Dominic	0504
Hudson	Pamela	0501	Winder	Parnell	0502	Taylor	Oliver	0504
Lyons	Michael	0501	Wright	Vernon	0502	Tropea	Nicola	0504
McClinton	Donnetta	0501	Ybarra	Alex	0502	Ward	James	0504
McClinton-	Dorthia	0501	Alvarez	Edgardo	0503	Washington	Debra	0504
Matthews			Armour	Todd	0503	Wilson	Jeffrey	0504
Mendez	Erik	0501	Bates	Nashica	0503	Wolers	Kevin	0504
Obuoh	Dennis	0501	Berryhill	Gregory	0503	Woolfolk	Josephine	0504
Opfergelt	Rita	0501	Bryson	Buford	0503	Brown	Jeffrey	0505
Petty	Margaret	0501	Calhoun	Derrick	0503	Cannady-Boyd	Gwendolyn	0505
Phillips	Frederick	0501	Carter	Addie	0503	Casanova	Octaviano	0505
Reid	Eugene	0501	Driver	David	0503	Cossio	Ingrid	0505
Richardson	Michael	0501	Feliciano	Pedro	0503	Crooms	Andrew	0505
Savage	Homer	0501	Myrick	Kelvin	0503	Cunningham	Earl	0505
Sharp	Diane	0501	Naranjo	Maria	0503	Danzy	Marvin	0505
Smith	Adeal	0501	Newell	Lem	0503	Davis	Lamont	0505
Smith	Edward	0501	Olenski	Chester	0503	Garcia	Agustin	0505
Thadison	Maurice	0501	Preston	Dwayne	0503	Harris	Vivian	0505
Thomas	Brandon	0501	Robinson	Delores	0503	Jackson	Ada	0505
Thompson	Lazarik	0501	Rodriguez	Flor	0503	Jackson	Johnta	0505
Topps	Jacqueline	0501	Shorter	Tyrone	0503	Jones	Norman	0505
Ware	Felice	0501	Sneed	Barbara	0503	McCauley	Shirley	0505
Washington	Joe	0501	Trent	Caesar	0503	Munoz	Eduardo	0505
Welch	Roy	0501	Villalobos	Francisco	0503	Ortiz	Jorge	0505
Woods	Katherine	0501	Washington	James	0503	Patterson	Andrea	0505
Aasen	John	0502	Watts	Tyree	0503	Penson	Keenan	0505
Allen	James	0502	Woods	Fonda	0503	Scates	Lashay	0505
Basham	Adrian	0502	Austin	Rodnee	0504	Snow	Clennon	0505
Bradley	Belinda	0502	Benson	Nakia	0504	Taylor	Girlee	0505
Brown	Wanda	0502	Cabrera	Beny	0504	Umoja	Malek	0505
Farmer	Sandra	0502	Cameron	Danon	0504	Westbrook	Tommy	0505
Floyd	Betrice	0502	Clemons	James	0504	Ayele	Robert	0506
Fortuna	Deborah	0502	Darby	James	0504	Bada	Funmilayo	0506
Graves	Clifton	0502	Ford	Anisha	0504	Bruce	Shenika	0506
Hampton	Edward	0502	Gonzalez	Stephen	0504	Caradine	Carla	0506

HAPPY BIRTHDAY TO OUR LOCAL 241 MEMBERS CELEBRATING IN MAY

Carson	Ruby	0506	Badoo	Sean	0508	Murphy	Renee	0509
Ellison	Jovian	0506	Bouie	Tereon	0508	Quinn	Walter	0509
Ferguson	Michael	0506	Bozarth	Christopher	0508	Reed	Gabriel	0509
Harris	Mark	0506	Clifton	Markecia	0508	Robinson	Marron	0509
Harvest	Roosevelt	0506	Crawford	Aaron	0508	Rochon	Geraldine	0509
Huntley	Sherri	0506	Darden	Jimmy	0508	Rowell	Stanley	0509
Irizarry	Carlos	0506	Duda	Lawrence	0508	Sanders	Shatia	0509
Jacobs	James	0506	Grays	Vincent	0508	Santiago	Orlando	0509
Jolivet	Brandi	0506	Grimmage	Teri	0508	Siller	Dolores	0509
Koinacki	Gregory	0506	Ivory	Paul	0508	Wells	Rita	0509
Lane	Kenneth	0506	Jeffers	Everald	0508	Wilkes	Frederick	0509
Lee	Dorothy	0506	Johnston	Jay	0508	Woodard	Shonita	0509
Lloyd	Johnny	0506	Lemons	Sherrie	0508	Alban	Angel	0510
Long	Michael	0506	Lockridge	Stephen	0508	Andrews	Paul	0510
Miller	Paul	0506	Lovasz	John	0508	Banks	Hellen	0510
Morgan	Aldria	0506	Mitchell	Kenneth	0508	Campbell	Abalena	0510
Nelson	Nautyca	0506	Nicpon	Steve	0508	Cintron	Dolores	0510
Ortiz	Daniel	0506	Readus	Louis	0508	Comer	Robert	0510
Robinson	Beauford	0506	Rodriguez	Arturo	0508	Cruz	Anne	0510
Smith	Cornelius	0506	Shuford	Donell	0508	Cruz	Pablo	0510
Soto	Santos	0506	Smith	Robert	0508	Doss	James	0510
Taylor	Lawrence	0506	Starks	Shamaria	0508	Guzman	Adrian	0510
Varner	Samuel	0506	Swider	David	0508	Hall-Edwards	Kisha	0510
Askew	Kirby	0507	Tarver	Jacqueline	0508	Howard	Charles	0510
Bak	Michal	0507	Thomas	Vinique	0508	Huggins	Albert	0510
Banks	Kattie	0507	Washington	Lydia	0508	James	Michael	0510
Brown	Brian	0507	Baker	Cedrick	0509	Madrigal	Jose	0510
Burton	S	0507	Barnslater	Andre	0509	Middlebrooks	Leroy	0510
Francis	Melvin	0507	Blakely	Linda	0509	Milton	David	0510
Glispie	William	0507	Bowens	Annie	0509	Nelson	Charles	0510
Gorgas	Samuel	0507	Creal	Richard	0509	Ochir	Ishmael	0510
Hampton	Talisha	0507	Davis	Michael	0509	Randle	Jeromey	0510
Holder	Michael	0507	Decklemann	Leo	0509	Rivera	Rafael	0510
Holmes	Malcolm	0507	Dent	Sherman	0509	Salas	Marbella	0510
Iversen	Paul	0507	Erves	Keyonna	0509	Sampson	Roy	0510
King	Sylvester	0507	Esper	Michael	0509	Santos	Rios Diego	0510
Martinez	Craig	0507	Fagan	Matthew	0509	Smith	Robert	0510
Minard	Dena	0507	Gaeta	Sergio	0509	Taylor	Timmie	0510
Moore	Roosevelt	0507	Gilmore	Bill	0509	Traylor	Eddie	0510
Nunez	Luis	0507	Haywood	Silverio	0509	Washington	Dynetta	0510
Pace	Dwight	0507	Hunter	Ann	0509	Washington	Joseph	0510
Singletary	Marchon	0507	Ibrahim	Ahmed	0509	Wellington	Lola	0510
Adams	Tammi	0508	Jenkins	Linette	0509	Boehm	William	0511
Andrews	Lenell	0508	Johnson	Carrie	0509	Booth	Eartis	0511
Austin	Robert	0508	Larsen	Robert	0509	Byrd	Shirley	0511

HAPPY BIRTHDAY TO OUR LOCAL 241 MEMBERS CELEBRATING IN MAY

Coleman	Steven	0511	Moore	Walter	0512	Brown	Brenda	0514
Davis	Paul	0511	Muhammad	Eric	0512	Cooper	Lawrence	0514
Foster	Stanley	0511	Myrick	Lemeille	0512	Hill	Debra	0514
German	Jennifer	0511	Nunez	Antonio	0512	Hilton	Van	0514
Gordon	Raymond	0511	Odishoo	Nenous	0512	Jervier	Dennis	0514
Hall	Sarah	0511	Rieves	Marcus	0512	Knowles	George	0514
Higgins	Jasmine	0511	Rogers	Christian	0512	Latham	Anthonio	0514
Hunter	Reginald	0511	Thompson	Danyell	0512	Logan	Carmelitta	0514
Johnson	Reginald	0511	Townsend	John	0512	Mapa	Raane	0514
Lucious-Crosby	Jeana	0511	Walls	James	0512	Martinez	Jesse	0514
Luster	Malaika	0511	Wiley	Dennis	0512	Munoz	Alma	0514
Marrero	Myrna	0511	Anderson	Alan	0513	Ratliff	Fisher	0514
Morgan	Latasha	0511	Baily	Allen	0513	Rembert	Michael	0514
Mustiful	Viveca	0511	Banks	Patricia	0513	Roberts	LaTonya	0514
Oware	Wesley	0511	Barnes	Marcellus	0513	Torres	Dawn	0514
Patterson	Dionte	0511	Briggs	Taylor	0513	Walker	Brenda	0514
Riley	Reba	0511	Brindise	Jerry	0513	Wells	Antwan	0514
Scott	Dedra	0511	Burgos	Anthony	0513	Wilson	Dion	0514
Sheard	Ronald	0511	Buscemi	Frank	0513	Belue	William	0515
Smith	Grant	0511	Clifton	Herman	0513	Brown	Thomas	0515
Soto	Richard	0511	Diaz	Lupe	0513	Brown	Tormae	0515
Spencer	Paul	0511	Ghansah	Samuel	0513	Cates	Michael	0515
Turner	Mc Vey	0511	Hampton	Leslie	0513	Chubb	Ricky	0515
Ventresca	Doreen	0511	Harding	Charles Edwa	0513	Correa	Francisco	0515
Wade	Daniel	0511	Hardman	Samuel	0513	Cossom	Lanz	0515
Webb	Deloris	0511	Jackson	Eric	0513	Hudson	Dorothy	0515
Webb	Rosaline	0511	Johnson	Timothy	0513	Johnson	Tacara	0515
Williams	Christophe	0511	Jordan	Charlie	0513	Jordan	Arthur	0515
Williams	Larue	0511	Kusek	Richard	0513	Mallard-Young	Felicia	0515
Williams	Monroe	0511	McGraw	Caldonia	0513	Mccoy-Teague	Mary	0515
Williams	Sharon	0511	McMahon	David	0513	Moore	Linda	0515
Alano	Romeo	0512	Muriel	Pedro	0513	Neal	Tamiko	0515
Bibbs	Toni	0512	O'Banner	Clinton	0513	Owens	Walter	0515
Bosco	Robert	0512	Perkins	Jennifer	0513	Peoples	Shirley	0515
Christophe	Ognol	0512	Radcliffe	Divine	0513	Richardson	Howard	0515
Dancy	Amos	0512	Richardson	Randall	0513	Ryan	Courtney	0515
Davis	Ricardo	0512	Rodenski	Joseph	0513	Schnitzius	Edward	0515
Eberhart	William	0512	Seay	Cassandra	0513	Scott - Wilson	Karen	0515
Green	Sherese	0512	Washington	Danae	0513	Shah	Mohammad	0515
Hayes	Jacqueline	0512	Weaver-Key	Patricia	0513	Sotomayor	Diana	0515
Jafer	Syed	0512	Weems	Jerry	0513	Spaargaren	Jeffrey	0515
Klimas	William	0512	Williams	Marqueal	0513	Strong	Aaron	0515
McDonald	Deonne	0512	Zarazee	David	0513	Taylor	Marcus	0515
Mister	Shelley	0512	Bell	James	0514	Turnquist	Robert	0515
Modeliste	Julian	0512	Black	Hudson	0514	West	Darryle	0515

HAPPY BIRTHDAY TO OUR LOCAL 241 MEMBERS CELEBRATING IN MAY

West	Tarus	0515	Williams	Willie	0517	Smith	Katherine	0519
Whitaker	McDay	0515	Williams-Butler	Sonia	0517	Stone	Darvel	0519
Brownlee	Larhon	0516	Young	Iothoia	0517	Sweezer	Reginald	0519
Cruz	Israel	0516	Zayas	Jonathan	0517	Triplett	Jesse	0519
Daniels	Mia	0516	Barnes	Darnell	0518	Wesley	Ronald	0519
Diaz	Juan	0516	Bivens	Tawanna	0518	Wherry	Willie	0519
Fejzowski	Nebi	0516	Black	Irvin	0518	Augusta	James	0520
Garrett	Robert	0516	Bobo	Nancy	0518	Bates	James	0520
Grenier	Thomas	0516	Booze	Eugene	0518	Carter	George	0520
Guglielmi	Robert	0516	Campos	Javier	0518	Christman	James	0520
Hicks	Clifton	0516	Carey	Teron	0518	Clark	Theopulous	0520
Jackson	Alton	0516	Corrales	Jose	0518	George	Mamman	0520
Lee	Joseph	0516	Ellison	Rhoda	0518	Henry	Glen	0520
Mathai	Simon	0516	Gonzalez	Saul	0518	Higgins	Terrance	0520
May	Carl	0516	Isaac	John	0518	Lackland	Lorrie	0520
Pierce	William	0516	Jordan	Kendall	0518	Lahori	George	0520
Quintero	Ricardo	0516	LaSpina	Maria	0518	Lewis	Lydia	0520
Smith	Dasha	0516	Marshall	Mildred	0518	Longstreet	Derrick	0520
Taylor	Natalie	0516	Nunez	Mario	0518	Markham	Udell	0520
Toole	Bernard	0516	Pawlowski	James	0518	Miller	Alexander	0520
Abrams	Arthur	0517	Pippion	Michael	0518	Richardson	John	0520
Ahmed	Syed	0517	Ringer	Antoine	0518	Robinson	Izaih	0520
Anderson	Sharla	0517	Skipper	Jonathan	0518	Royster	Michael	0520
Angelo	James	0517	Smith	Emmett	0518	Sledge	Mearl	0520
Bailey	Cleveland	0517	Smith	William	0518	Smith	Myena	0520
Barber	Felton	0517	Springs	Lamarr	0518	Sutton	Maurice	0520
Fields	Felicia	0517	Whitten	Laroy	0518	Washington	Johnnie	0520
Gale	Joseph	0517	Wilder	Gwendolyn	0518	Wells	Phillip	0520
Gore	Keith	0517	Williamson	Kenneth	0518	Williams	Walter	0520
Griffin	C	0517	Allen	Alise	0519	Windham	Bill	0520
Halcolm	Dwight	0517	Fomby	Fred	0519	Bentley	Dorothy	0521
Hall	Cora	0517	Harris-	Patricia	0519	Carter	Eugene	0521
Hamilton	Brenda	0517	Clayborne			Cole	David	0521
Harris	Anthony	0517	Hutchinson	Nadricka	0519	Collins	Shatiana	0521
Ingram	Meko	0517	Johnson	James	0519	Davis	Yolanda	0521
Jackson	Ruthie	0517	Jones	Jerome	0519	Everett	Antoine	0521
Jones	Willie	0517	Jones	Lester	0519	Franks	Dorrian	0521
Montalvo	Alberto	0517	Kilgore	John	0519	Gaston	Richard	0521
Rivera	Lucy	0517	King	Rodena	0519	Harrington	Zola	0521
Robinson	Theodis	0517	Ricks	Dwayne	0519	Heinz	Joe	0521
Santos	Ismael	0517	Riddick	Percy	0519	Jenkins	Melinda	0521
Seals	Vernon	0517	Rodriguez	Noemi	0519	Johnson	Lucendia	0521
Walker	Revon	0517	Rogers	Eric	0519	Jones	Robbie	0521
Walker	Revon	0517	Shipp	Robert	0519	Kent	Danyel	0521
Walker	Revon	0517	Smith	Ashley	0519	Komperda	Jan	0521

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Manuel	Raphael	0521	Butler	Stephan	0523	Agbefe	Kofi	0525
Nightengale	Ronald	0521	Covarrubias	Saul	0523	Agosto	Efrain	0525
Redmond	Anthony	0521	Covington	Angela	0523	Brooks	Lorenza	0525
Robinson	Woodrow	0521	Delvalle	Jaime	0523	Campos	Iqnacio	0525
Settles	Letitia	0521	Dorsey	William	0523	Chapman	George	0525
Singleton	Dieshia	0521	Duran	Martha	0523	Childs	Alton	0525
Smith	Eric	0521	Eubanks	Kenneth	0523	Davis	Mario	0525
Stephens	Derrick	0521	Hearn	John	0523	Denson	Stephanie	0525
Walker	JoAnn	0521	Huff	Marlene	0523	Dunn	Irene	0525
Arnold	William	0522	Jordan	Diann	0523	Ekem	Kwesi	0525
Brown	Vandie	0522	Jordan	Larry	0523	Fontaine	Yolanda	0525
Brown	Walter	0522	Laboy	Ivan	0523	Gatewood	Barbara	0525
Cain	Jasmin	0522	Lafita	Lazaro	0523	Giancola	Albert	0525
Campbell	Lakedia	0522	Landon	Ernest	0523	Guerra	Blanca	0525
Choudry	Mohammed	0522	Matimoju	Olufemi	0523	Hack	Robert	0525
Covington	Clarence	0522	Nelson	Kurt	0523	Hendrix	Donald	0525
Foster	Lonnell	0522	Perez	Elio	0523	Hoffman	Richard	0525
Freeman	Donna	0522	Rusinak	Thomas	0523	Hubbard	Clifton	0525
Giraldo	William	0522	Smith	Ernest	0523	Johnson	Robert	0525
Hampton	Robert	0522	Wheeler	Joannie	0523	Jorden	Larry	0525
Hernandez	Jose	0522	White	Leon	0523	Joseph	Jose	0525
Huston	Matthew	0522	Williams	Larry	0523	Kimmons	Kevin	0525
Johnson	Martin	0522	Allen	John	0524	Laboy	Luis	0525
Kartzmark	Alexander	0522	Ard	James	0524	Lankin	Pauline	0525
Khan	Shakar	0522	Blackmon	Melvin	0524	LoGalbo	Emanuele	0525
Lajara	Wilfred	0522	Blakely	Marlon	0524	Martin	Arlanders	0525
Malone	Thurman	0522	Brown	Temetrice	0524	McGahee	Carlos	0525
Mull	Dedra	0522	Chinn	Christopher	0524	Nowlin	Chris	0525
Neely	Donald	0522	Flores	Susana	0524	Ousley	Charles	0525
Parker	Yolanda	0522	Goode	Westbrook	0524	Reado	William	0525
Payton-Smith	Sylvia	0522	Johnson	Pasco	0524	Rogers	James	0525
Phipps	Benjamin	0522	Lima	Marcos	0524	Thompson	John	0525
Sterlin	Marc	0522	Morgan	Belinda	0524	Townsend	Obell	0525
Teague	Wilma	0522	Morgan	Jeffrey	0524	Vazquez	Frank	0525
Torres	Julia	0522	Morton	Raymond	0524	Ward	William	0525
Tucker	Robert	0522	Nixon	Mingo	0524	Agudo	Jonathan	0526
Walker	Chrystal	0522	Rice	Darnell	0524	Anderson	Jimmie	0526
Washington	Wilson	0522	Rivera	Jose	0524	Arroyo	Lizzie	0526
White	Jerry	0522	Settles	Richard	0524	Berry	Jonathan	0526
Williams	Ivory	0522	Seymour	George	0524	Brown	Kimberly	0526
Wright	Alvin	0522	Triplett	Clarice	0524	Brown	Robert	0526
Baisten	Renea	0523	Van	Diane	0524	Brown	Thomas	0526
Boston	Jimmy	0523	Middlesworth			Campos	Ruben	0526
Brooks	Jesse	0523	Vasu	Ajithkumar	0524	Cotton	Fabian	0526
Buckner	Stephanie	0523	Weismantel	Jerome	0524	Craig	Isaiah	0526

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Crawley	Clarence	0526	Sims	Angelise	0527	Harris	Brittany	0530
Davis	Paul	0526	Stallworth	Joann	0527	Haymon	David	0530
Ellis	Christopher	0526	Strong	Larry	0527	Hernandez	Manuel	0530
Evans	Antoine	0526	Terrell	Rhone	0527	Hill	Amari	0530
Fajardo	Joaquin	0526	Ysaguirre	RaShonda	0527	Hubbard	Donald	0530
Flowers	Terrance	0526	Alexander	Betty	0528	Hunter	Melvin	0530
Hunter	Carlas	0526	Boyd	Jamaal	0528	Kim	Jin	0530
Ingram	Jeanette	0526	Collins	Angela	0528	Kysel	Keith	0530
James	William	0526	Fung	Paul	0528	Neal-Coleman	Ruth	0530
Johnson	Anthony	0526	Golding	Dharon	0528	Peden	Sonja	0530
McCarthy	Joseph	0526	Hankins	Christopher	0528	Pryor	Eloise	0530
Mcelroy	Arlene	0526	Jefferson	Willie	0528	Roberts	Marlene	0530
Minor	Christine	0526	Johnson	Leelton	0528	Silas	Charles	0530
Plomin	Ricky	0526	Jones	Marvin	0528	Simoulis	George	0530
Reyes	Rafael	0526	Kelly	Trevor	0528	Tarallo	Vincent	0530
Rivera	Reinaldo	0526	McDowell	Cora	0528	Vanzant	Marcy	0530
Rodriquez	Carlos	0526	Payne	Nathaniel	0528	Bogan	Charion	0531
Smith	Peter	0526	Porter	James	0528	Cavanero	Jessie	0531
Thomas	Jerry	0526	Royal	D'Osha	0528	Culp	Sammie	0531
Tollinchi	Luis	0526	Smiley	Eleanor	0528	Cunningham	Andrew	0531
Webb	Gloria	0526	Smith-Bonslater	Patricia	0528	Diaz	Jorge	0531
Williams	Nicole	0526	Bolton	Lynette	0529	Ganjani	Khosrow	0531
Williams	Yvette	0526	Boyd	Frank	0529	Gonzalez	Victor	0531
Awai	Evette	0527	Church	David	0529	Handley	Martinette	0531
Barrios	Evelyn	0527	Cockers	Marshall	0529	Hedstrom	Bryan	0531
Burnam	Bryan	0527	Dunn	Kathy	0529	Henry	Wally	0531
Cain	Claudell	0527	Durnell	John	0529	Hobson	Christine	0531
Chummar	Lukose	0527	Fleming	Michael	0529	Jackson	Ebony	0531
Coleman	Alvin	0527	Glispie	Gerri	0529	Johnson	Tiffany	0531
Coleman	Candi	0527	Groce	Sabrina	0529	Jones	L	0531
Echeverria	Hugo	0527	Henderson	Melvin	0529	Lane	Kimberly	0531
Fenn	Joseph	0527	Johnson	Andrew	0529	Lester	Frank	0531
Garfield	Martinez	0527	Kobylecky	Richard	0529	Mabry	Chakila	0531
Hall	Janet	0527	McDaniel	Heather	0529	McKinney	Jonnie	0531
Hallmann	August	0527	Rance	Jaleesa	0529	Mitchell	Valerie	0531
Haynes	Myrtle	0527	Reid	Milton	0529	Mulanax	James	0531
Jimenez	Josue	0527	Steele	Bobbie	0529	Price	Antonio	0531
Jones	Brandi	0527	Vaughn	Kiara	0529	Raspberry	Ricky	0531
Jones	Donaray	0527	Williams	Hardy	0529	Richardson	Hybert	0531
Jones	Twanda	0527	Anderson	David	0530	Velazquez	Christopher	0531
Lorenzo	Geraldine	0527	Bruce	Barry	0530	Young	Versetta	0531
Lowe	Lance	0527	Clark	Berry	0530	Yruegas	Matthew	0531
Moore	Rashaan	0527	Crawl	Dariah	0530			
Ortiz	Norma	0527	Dear-Townsend	Baseemah	0530			
Perkins	Tony	0527	Fryar	James	0530			