

# Hillsborough Classroom Teachers' Association **eDues FAQ**

### Why is this happening?

- Legislators have created a law that will be signed by the governor making it illegal for our union dues to be voluntarily deducted from your paychecks starting July 1, 2023. The law will only apply to some public sector unions, and will exclude police, fire fighter, and correction officer unions.
- In response to this union-busting law, HCTA has partnered with FEA to provide the most secure way for members to pay dues on the same schedule and same rate as they are currently paid. This process will be called eDues.
- eDues represents an alternate method of collecting union dues via electronic methods (ACH Automatic Clearing House) instead of using payroll deduction.

#### How can I sign up?

- First watch the "How To Sign Up" video: <u>youtu.be/ZvVue4ThODg</u> For General Closed Captions: <u>youtu.be/kl3LH1ApMVs</u>
- Find the email sent to your personal email address:
  Subject: I'm sticking with my union eDues payment summary
  - From: Florida Education Association centralmembershipsystem@floridaea.org
- In the email you will click on "Click Here" to be taken to the secure portal where you will complete registration.

# When will I receive the email to sign up?

• eDues sign up emails will be sent out by worksite. Talk with your worksite rep or HCTA staff rep to find out when you and your colleagues at your site will get the sign-up email.

# What if I did not receive the email?

- First check and search your spam, junk mail, and/or promotional folders for the email. Some email platforms have activated sort features that will push the eDues email to a different folder.
- Second check that your inbox is not full (even with Gmail, sometimes an address will no longer accept emails when it reaches a certain capacity)
- If you still cannot find the email, contact the HCTA office immediately by emailing: <u>Lisa.lopez@floridaea.org</u> We will check to ensure your correct personal email is on file and updated so we can resend you the link.

#### What do I have to do during the sign process?

- Watch the "How To Sign Up" video: <u>youtu.be/ZvVue4ThODg</u>
- Once you click on the "Click Here" link in the email, you will be directed to a portal to create a secure account. This is the first layer of protection for this process. Once inside the secure FEA portal, you will be directed through a process to link your bank account to HCTA's bank account.

- 1. You will be able to sign up with a checking or savings account through ANY bank.
- 2. You will be able to utilize one of two methods to add a bank account:
  - a. If your banking institution is found within the automated list, you can use your online bank account login credentials to verify your account immediately.
     -OR-
  - b. If your bank is not found or you choose to not use your bank log in credentials, use your routing number and account number to link your bank account.
    - NOTE: This option requires an added step of confirming micro-deposits.
    - You will have to check your account a day or two after to see if a small deposit was made into your account.
    - You will then have to log back into the secure portal to confirm the threedigit code in the ledger for the deposit listed in your bank account.
    - You will receive reminder emails until you confirm the micro-deposits.
    - Your sign up for eDues will not be complete until you have logged back into the FEA eDues portal to confirm the micro-deposits.
- Visit here for a step-by-step guide: <u>https://hillsboroughcta.org/wp-content/uploads/2023/04/eDues-step-by-step-v1-HCTA-updated.pdf</u>
- If signing up for eDues before the end of the 2022-2023 school year, HCTA will confirm that you have been successfully cancelled from district payroll deduction before approving a dues deduction through eDues to avoid multiple deductions that would require a refund to be issued.

#### What will I need to bring or use to switch to eDues?

- The easiest and instant way to switch will simply require your bank account login and password. Once inside the FEA portal, the processor (Plaid) will facilitate the steps to direct your bank to approve the ACH process with HCTA's bank.
- If you choose not to use your bank account login credentials, you will need your bank account and routing number.

# How will HCTA make sure my payroll deduction has ended on time? (Will I be double charged? OR What happens if I'm double charged?)

- Our HCTA office will be directly overseeing the dates and approvals of bank drafts. The schedule of each dues deduction will be on the same date your paycheck is deposited.
- HCTA will not approve bank drafts until you are successfully signed up for eDues **AND** HCPS payroll has ensured you are off payroll deduction.
- If for some reason HCTA makes a withdrawal and you are also charged by the district, HCTA will issue an immediate refund.
- After July 1, 2023, it will be illegal for the district to deduct dues from your paycheck. If the district continues to deduct dues from your paycheck after that date, contact HCTA immediately.

#### When will dues be withdrawn? Will the dues schedule change?

- Dues will be scheduled to be withdrawn on twenty (20) paydays, on the same schedule dues are deducted from your paycheck now.
- HCTA never deducts dues during the summer or from those employes on the EYP schedule.
- It may take a day or two for the transaction to be completed. You will receive a notification email on the day the transaction is initiated.

- Any increase in dues will be in accordance with FEA and HCTA governing documents as has always been the practice and process.
- The dues withdrawn from your bank account will be the same amount and on the same schedule as how it has been deducted from your paycheck. The biggest difference is that you will see a deduction from your checking or savings account instead of a deduction on your paystub. Again, we have set up the system to do the account withdraw on your regular payday.

#### What are the options for someone with no online bank account?

- HCTA members have access to the benefit of a free banking account through Suncoast Credit Union and to earn a free \$100 when signing up if they need to set up online banking.
- HCTA members can also pay by check or money order at the union office in one of the following ways:
  - 1. A lump sum payment equal to a year's worth of dues, paid by check or money order at HCTA by September of the new school year.
  - A lump sum payment equal to ½ a year's worth of dues, paid by check or money order at HCTA by 1<sup>st</sup> installment in September, and by 2<sup>nd</sup> installment in December. This way the member is covered for the entire school year with no interruptions.

#### What if I switch banks or need to change the account for the withdrawal?

- The portal you create to sign up for eDues will allow you to easily edit your banking information when needed.
- You can also contact our office and we can assist you in initiating the changes.
- We recommend using the same account where your paycheck is deposited, but this choice is up to you. ALTHOUGH you will need to be sure you have the funds available to cover each ACH draw of your union dues.

#### Who can I reach if I need technical assistance?

- First talk to your worksite rep for further assistance.
- If your worksite rep is not available or you cannot find an answer, contact the HCTA office.

#### Will there be help sessions or school visits to assist me and my colleagues?

- Worksite reps were trained during the April 13, 2023, meeting and should be scheduling a meeting at your worksite to sign up for eDues.
- HCTA staff and member organizers may also schedule meetings at your school before the end of the school year.
- If you would like to schedule a worksite visit from HCTA to assist you and your colleagues on signing up for eDues, please contact the HCTA office to speak with your Organizing Specialist.

#### How safe is eDues? Is Plaid safe and trusted?

- Plaid is a leader in account verification and has partnered with 15,000 banks like Wells Fargo, Bank of America, Chase and others, to provide this service. Your credentials are not shared or stored with HCTA, FEA, Plaid or any third party.
- Plaid is a technology platform that simply facilitates the communication between your bank account and HCTA's bank account to approve the ACH payment the Automated Clearing House Network.

- May other apps, services, and merchants nationwide rely on Plaid to connect with their customers' bank accounts, such as American Express, Venmo, SoFi and others.
- If you regularly use a credit/debit card online or in stores or input your bank username/password or account numbers anywhere online to pay bills or make purchases, Plaid is almost certainly involved in at least some of those transactions.
- FEA did not choose Plaid lightly. The FEA IT department thoroughly vetted Plaid before utilizing this processor in the eDues system.
- Plaid employs advanced security and encryption, which is why each member creates their own secure login and portal to add another layer of protection of your data during transmission. The account information shared is only done with your permission, not with or by any staff person or third party.
- To learn more about Plaid and its security visit: plaid.com/safety/
- Bank ACH transmissions are safer than paper checks.

#### What happens if I don't sign up for eDues? I don't want to switch.

- Upon passage of the law, on July 1, 2023, it will be illegal for HCPS to deduct union dues from your paycheck. With no alternative way to pay your dues, you will lose your membership in your union.
- There are some good reasons to move over to a system that we, not your employer, controls. One is that your employer will no longer know who is and is not a member of the union.
- But the real reason we are moving, at least in such a time a quick manner, is because the Florida Legislature passed a law stripping us of the right to decide for ourselves how to voluntarily spend our paychecks and pay our union dues through payroll deductions.

# Thank you for your patience!

This is a big task for our HCTA members, reps, and staff to get all our members converted into a completely new way of paying dues. We have been working on it nonstop to anticipate different scenarios, ensure the system works and is safe, adjust plans and to clean up our database. Thank you for your patience and STICKING WITH OUR UNION as we get through this process. We need everyone standing together, helping each other, and building our membership beyond 60%. We WILL be stronger as we complete these tasks!

Please send us your questions and we will continue to update this FAQ as needed.

In Solidarity,

Rob Kriete – HCTA President Johnny Green – HCTA Vice President Valerie Chuchman – HCTA Secretary-Treasurer