



Attention MCEA Members!

eDues is Coming!

What you need to know to prepare for the switch...

Currently, payroll deductions for school employees are allowed for several purposes (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 MCEA collectively bargained into our contract decades ago.

Legislation currently moving through Tallahassee will take away and make illegal your right to use the voluntary payroll dues deductions option to remit your union membership dues. Additionally, the same legislation will require that school unions maintain 60% membership or face decertification (loss of representation/bargaining powers).

In response, MCEA is working to inform and increase our membership as we prepare to offer eDues for our members!

What is "eDues"?

eDues means payment of your union dues through bank draft (ACH) on the same schedule as your regular deductions from your paycheck.

Why should I switch to eDues?

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

- When the 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 come with it.**
- Signing up for eDues represents a recommitment to your union and will protect and perpetuate its existence and your rights into the future.

You want to keep your union contract

- Since MCEA could risk decertification unless we 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-reappointment, etc., happen to our members all over the State. You need to make sure protections and representation continue and remain in place not just for yourself, but for all of your fellow educators in the district.

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.

How does eDues work? How do I sign up?

MCEA/FEA eDues system: Plaid

- MCEA is 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 (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.



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What happens when I sign up for eDues?

- When you sign up for eDues, you will be asked to log into the desired bank account you wish to use for remitting your dues OR provide your bank account/routing number for your financial institution in a secure online portal. This process is the same as how most of us already pay for any number of subscriptions or recurring financial obligations each month.
- 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 then tell your bank account to send your biweekly dues payments directly to MCEA without MCSD involvement.
- **MCEA 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 MCEA or FEA representative, employee, officer, etc. Plaid performs all these functions securely on our behalf.**
- MCEA 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?

- **MCEA will be able to see your eDues signup within minutes. MCEA will also notify the district to cease your payroll dues deduction.**
- Just to be safe, keep an eye on your pay stub immediately following your migration from payroll dues deductions to eDues. If you notice that you have had dues deducted from both your paycheck and withdrawn from your bank account, send the documents to MCEA immediately for verification so a refund can be processed. With our system of checks and balances in place, this should not occur.

processing fees for eDues deductions will take place.

- The only way your dues could ever increase would be in accordance with MCEA/FEA/AFT/NEA/AFL-CIO governing documents (if MCEA or our affiliate unions vote to increase their portion of your dues payments).
- If this ever occurs, all members must receive a timely notification of that change.

Is eDues secure?

- As stated above, MCEA 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 exactly same method 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 MCEA through ACH transfer.**
- 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

For more information and resources on the 2023 Legislative session, to take action and see the Bills FEA is watching visit:
feaweb.org/session

To sign up for the weekly Frontline email and view the Frontline archives visit:
feaweb.org/frontlinereport



Will my dues increase because of the new eDues system?

- No. The eDues system provided by FEA will not cost you or MCEA any additional money to operate. No