

UNIONS 101 FOR BANK WORKERS



The Committee for Better Banks &
Communications Workers of America
Union (CWA)

betterbanks.org

WHY A UNION?

**TO TAKE CARE OF OTHERS, WE
NEED TO TAKE CARE OF
OURSELVES. TOGETHER, AS A
UNION WE CAN NEGOTIATE FOR
IMPROVED WAGES, BENEFITS
AND WORKING CONDITIONS.**

The Committee for Better Banks (CBB) is the only independent voice for bank workers. We bring together bank, credit union and other financial services workers to win a voice at work, improve conditions, and form unions in order to build a more equitable and community-focused banking system.

Our members include **current and former workers from financial services** large and small, including Wells Fargo, Beneficial State Bank, Citibank, Bank of America, Santander, PenFed, Lake Michigan Credit Union, and Verity Credit Union. CBB was **founded by the Communications Workers of America** with the support of community and consumer advocacy groups, and labor organizations from around the world.

Supporting organizations include: Alliance of Californians for Community Empowerment, Los Angeles Alliance for a New Economy, New York Communities for Change (NYCC), Minnesotans for Fair Economy, Jobs with Justice and local affiliates, and UNI Global Union.

THE UNION DIFFERENCE



✓ Respect at Work

Union workers are treated fairly and with respect

✓ Just Cause Employment

In union settings, the employer must have a reason to act in disciplining an employee and the reason must be just and fair. Just cause is a common provision in union collective bargaining agreements and public-sector employment rules. And although the overwhelming majority of rank-and-file private-sector workers outside the labor movement are employed at-will, the top executives of most private-sector businesses are not.

✓ Unions guard against Discrimination

Women and people of color, immigrants, and others who have confronted workplace discrimination are even better off with a union. A union contract is a potent weapon against unequal pay and structural racism because it establishes fair and transparent systems for hiring and firing, wages and more.

✓ Unions promote workplace fairness

Union contracts pay women and men the same for doing the same job. You cannot be fired for your sexual orientation or gender identity under a union contract. Black, Latino and women workers are paid 26%, 39.2% and 23.8% more, respectively, when they belong to a union.

THE UNION DIFFERENCE



Union tide tide lifts all boats

Unions help bring more working people into the middle class. In fact, in states where people don't have union rights, workers' incomes are lower.



Unions increase productivity

Unions help employers create a more stable, productive workforce—where workers have a say in improving their jobs. Unions also provide a voice on the job, which is something that money can't buy.



Retirement benefits and pensions

Unions members are 6x more likely to participate in an employer-provided guaranteed pension plan than nonunion workers. 54% of union members have pensions versus 8% of nonunion workers.



Higher wages

Union members earn better wages and benefits than workers who aren't union members. On average, union workers' wages are 11.2% higher than their nonunion counterparts.



Affordable health insurance

Ninety-six percent of union workers have employer-provided health insurance, but only 69% of nonunion workers do.



Paid sick days and time off

93% of union members have access to paid sick days compared to 75% of nonunion workers.



COMMITTEE FOR
BETTER BANKS
BRINGING CHANGE TO OUR INDUSTRY

FAQ: FORMING A UNION



Q. CAN BANK WORKERS BELONG TO UNIONS?

A. Yes! All bank, credit union, and other financial service workers have the right to form unions. While there are few bank workers who currently belong to unions in the United States, there have been some recent victories at Beneficial State Bank and Genesee Co-Op Federal Credit Union. **Further, most workers at big banks around the world belong to unions.**

Q. WHAT CAN WE GET FROM FORMING A UNION?

A. To take care of others, we need to take care of ourselves. Together, as a union we can negotiate for improved wages, benefits and working conditions.

Q. CAN'T WE GET MORE BY JUST SITTING DOWN AND TALKING INDIVIDUALLY WITH THE BOSS?

A. Bargaining collectively is the only way to effectively negotiate “big issues” such as health insurance, living wage for all, and fair working conditions. Our managers have very little influence over our raises or working conditions. Higher level executives like our district managers or higher up are the real decision makers. If we want to improve staffing and working conditions at our locations, we need to come together so we can bargain collectively.

Q. HOW DOES A UNION WORK, ANYWAY?

A. We are joining a democratic union. Once we unionize, a committee of workers, along with a union rep, sits down with management to bargain a contract on such issues as salary, benefits, and working conditions. Once a deal is reached, members of our union vote it up or down. Members in each job title or worksite elect shop stewards to represent their interests in an ongoing way around workplace safety, compensation, benefits, discipline, and so on. Union members also participate in the broader labor movement through demonstrations, voter drives, and lobbying. A union provides us a vehicle for making change in our workplace and in society.

FAQ: FORMING A UNION

Q. WHAT IS THE UNION WE WOULD JOIN? WHO IS CWA?

A. Since 2014, the Communications Workers of America (CWA) is the union backing the Committee for Better Banks and has led the way to bringing dignity and justice to bank workers. The Communications Workers of America represents approximately 700,000 working people in telecommunications, customer service, media, airlines, health care, public service and education, manufacturing, tech as well as finance, including at the City of Boston Credit Union. Recently, workers at Beneficial State Bank (based in Oakland, CA) and Genesee Co-Op Federal Credit Union (Rochester, NY) successfully organized their union and joined CWA.

Q. IS THE UNION AN OUTSIDE, THIRD PARTY?

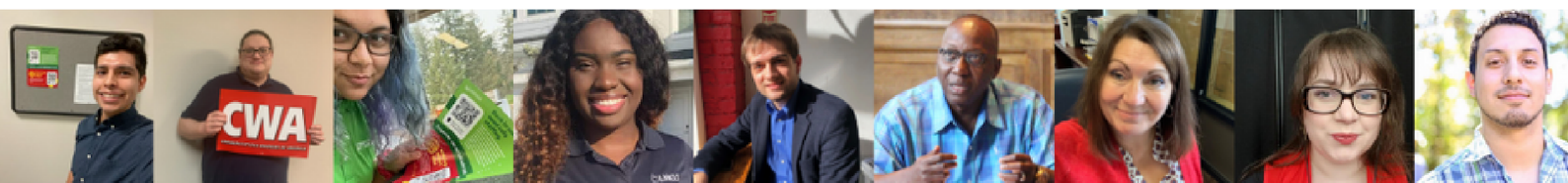
A. No, the union is us! Once we vote for a union, all of us at will be our own “shop.” We will be a part of a larger union of workers, but we will figure out what we want in our union contract. We will sit at the bargaining table and negotiate with management. We will elect our coworkers to represent us and help us. We are the union!

Q. WHEN DO WE START PAYING DUES, AND HOW MUCH ARE THEY?

A. No one pays a penny in dues until we all bargain a union contract, and until that contract is voted on by everyone.

When we have a union contract we are satisfied with, and only after we vote “yes” for that contract, then dues kick in.

Dues are only \$1.30 per hundred dollars you earn. That is the total cost. Dues are a way to keep the union running so we have our own independent infrastructure to fight for better working conditions. **The union is a non-profit; all the money goes back into the membership.** And union members have a vote in how your dues are spent to keep our union strong.



FAQ: FORMING A UNION

Q. CAN I GET FIRED FOR ORGANIZING A UNION?

A. It is illegal for your employer to fire, retaliate or harass employees for organizing a union. Your right to organize is protected under the National Labor Relations Act. Our employer may try to get away with violating your rights and breaking the law, but if we stick together we can push back and overcome any attempts by executives to engage in antiunion actions intended to intimidate and silence us, including filing unfair labor practice charges against the bank.

Q. WILL FORMING A UNION HURT OUR EMPLOYER?

A. We are forming a union to make it better for all of us. With a union, we will be able to have a real say in our working conditions which will reduce turnover and increase our productivity.

Q. WILL FORMING A UNION CREATE TENSIONS AT WORK BETWEEN STAFF AND SUPERVISORS?

A. Most union members find that once a union is established, it is less tense—and less personal—to approach a supervisor as a representative of the union than it was to raise issues as a lone individual.

Q. WILL WE BE FORCED TO STRIKE?

A. No. The only way we can strike is if we VOTE to strike! Over 99% of CWA contracts are bargained successfully without even the THREAT of a strike.



YOUR RIGHTS ARE PROTECTED BY FEDERAL LAW.

The National Labor Relations Act (NLRA) guarantees employees the right to join together, organize and speak out for better wages and working conditions.

Protection from Employer Action

Section 8(a) of the NLRA states that an employer cannot “interfere with, restrain, or coerce employees” who exercise their rights to organize. Therefore, it is unlawful for your employer to interfere with, restrain, or coerce employees in the exercise of your rights. Your employer cannot do any of the following:

- **Promise (or actually give) employees a raise, promotion, benefit, or special favor if they oppose the union, such as:**
 - Showing or discussing with workers any changes that managers claim will be made after the union election
 - Managers claiming they are authorized to give raises as soon as the union is voted out
- **Inquire about employees’ views of the union, such as:**
 - Managers asking an employee how they or their coworkers plan on voting
 - Managers asking an employee how they or their coworkers feel about the union
- **Threaten (or carry out) any negative consequences if employees choose to unionize, such as:**
 - Managers referring to “consequences” or “repercussions” if the union is voted in, either collective punishments or individual consequences
 - A well-liked manager claiming they will be fired, demoted, or transferred if the union is voted in
- **Surveillance (or giving the impression of surveillance) of union meetings, such as:**
 - Managers showing up where union meetings are happening or following employees
 - Managers monitoring electronic communication: Facebook, emails, text messages



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ENFORCING YOUR RIGHTS

The Committee for Better Banks-Communications Workers of America is serious about protecting employees’ rights. If your rights have been violated, union staff can help you file “Unfair Labor Practice” charges with the National Labor Relations Board. Remember: Whatever the company is willing to offer to keep a union out is less than what you could achieve under a union contract. Employees deserve a collective voice.

UNFAIR LABOR PRACTICES TO LOOK FOR:

Any conduct that would tend to coerce employees against supporting the union could constitute “interference.”

For possible interference ULPs, remember “TIPPS”:

Threats – Interrogation – Promises – Polling – Surveillance/spying

Examples

Threats

- Telling employees that they should not be involved in the union
- Prohibiting employees from engaging in union activity, such as wearing buttons or talking about the union during working time, if such conduct would otherwise be allowed for other non-work-related subjects
- Telling employees that they may be fired or laid off for participating in union activities

Interrogation

- Asking employees what was discussed at a union meeting
- Asking employees who supports a strike or when a strike will be called

Promises

- Telling employees they will receive preferential treatment if they cross the line

Polling (and Direct Dealing)

- Asking employees how they feel about the union’s or management’s proposals
- Asking employees whether they agree with a strike being called or how they intend to vote in a strike vote
- Seeking out employees’ opinions on working conditions while bypassing the union in a way that erodes the union’s role as exclusive bargaining representative
- Asking employees for their ideas or suggestions to improve working conditions.

Surveillance/Spying

- Lurking around union meetings and creating the appearance that the employer is monitoring employees’ union activity
- Keeping lists of which employees have engaged in union activity
- Photographing or videoing protected union activities, like a rally

It is also a ULP to retaliate against employees because of their support for the union. This includes actions such as suspension, discharge, reassigning to a less favorable shift, withholding overtime or other work opportunities, etc.

When speaking to employees about possible ULPs, it is important to gather as much information as possible right away, even if you are not certain whether the conduct is illegal. Important details to gather include a summary of the possible ULP; the date, time, and of the incident; the identity of the manager involved; and any other witnesses to the incident as well as their phone number and email address.

READY TO TAKE THE NEXT STEP?



JOIN US

Want to start making a difference? Join thousands of mobilizing Bank workers across the country fighting for better working conditions. Scan the QR code below to join the movement.



SIGN UP FOR A CLASS!

If you would like to learn more about your rights and the benefits of forming a union, scan the QR code below to access our class schedule.



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