

EFT Frequently Asked Questions

What is Electronic Fund Transfer?

Electronic Fund Transfer (EFT) is the electronic transfer of money from one financial institutional to another. (An OEA member's dues will be transferred from their bank or savings account and deposited into OEA's bank account.) Members who switch to EFT MUST ALSO notify their payroll clerks to stop payroll deduction.

Can I still pay dues through payroll deduction?

Yes, you can. HB 1749 became law on November 1, 2015, and it says, in so many words, that school districts may not payroll deduct dues for any professional organization that collectively bargains on behalf of its members pursuant to federal law. HB 1749 does not repeal the current law – and the current law requires school districts to payroll deduct dues for *any* professional association upon request of the school employee. Federal law specifically exempts states, state agencies, and political subdivisions from bargaining and those employees bargain, if at all, pursuant to state law, not federal law. Lawyers for several school districts, the Cooperative Council for Oklahoma School Administration (CCOSA), and the Oklahoma State School Boards Association (OSSBA) agree.

The OEA is one of the plaintiffs in a lawsuit challenging the validity of the law. Defendants of the suit are Oklahoma City Public Schools, the Oklahoma Office of Management and Enterprise Services (OMES) and its director, Preston Doerflinger. HB 1749 defines school districts as state agencies and OMES is the state office that oversees all state agencies, making it responsible for enforcing HB 1749. As of November 17, a decision whether to throw out the lawsuit was pending.

How did HB 1749 come to pass?

Oklahoma has allowed for school districts to payroll deduct the dues of professional associations since the 1970's. HB 1749 was written by Rep. Tom Newell (R, Seminole), passed the legislature, and was signed by Gov. Fallin on April 2, 2015. The bill's intent is to silence the OEA whose members' battle against an agenda that would increase the number of charter and virtual schools, increase the use of vouchers, continue to defund public education, continue to waste classroom time and dollars on high-stakes testing, and reduce pension benefits for future teachers.

What information does OEA need in order to collect dues from members through EFT?

OEA will need to know the member's routing number and account number of the bank or credit union account from which they want their dues deducted. This information is found at the bottom of your personal checks.

Is my information secure?

Absolutely. Security of your personal information is extremely important to OEA. Data entered online uses the same security encryption and procedures as secure shopping websites. Additionally, strict security protocols have been established for the transportation and storage of paper forms to protect sensitive information.

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How much will be transferred from my account monthly?

The full amount of your annual NEA/OEA/ Local Association dues is divided into equal monthly amounts to be transferred – beginning in September and ending in August (for those on a 12-month schedule) or June (for those on a 10-month schedule). Each August, members receive a letter with the exact amount of their monthly EFT amount for the following year.

What if my checking or savings account changes?

If your account changes, please call OEA at 800-522-8091 as soon as possible and ask for the Team Assistant for your regional area. You can also call Brenda Snider at 800-522-8091 or email her at mbsnider@okea.org. Please make sure to include your name and the name of your school district in all communications with OEA

What if I change jobs and move to another school district?

Call OEA at 800-522-8091 and ask for the Team Assistant for your regional area or Brenda Snider at 800-522-8091, bsnider@okea.org. *(Please include your name and the name of your new school district in any correspondence.)*

What if I don't have enough money in my account on the "pull date?"

Overdraft charges from your financial institution may apply if there are not sufficient funds to cover the payment. You will receive a letter from OEA notifying you that we did not receive payment. You will have the option to make up the payment by sending a check or money order to OEA. Members will also be given the option of having their remaining dues divided up between the months left in the membership schedule (either the 12-month or 10-month schedule), increasing their monthly withdrawal.

If I switch from payroll deduction to EFT, would my membership dues be taxed?

Your membership dues always come out of your paycheck after taxes, so there is no change in your taxable income whether you payroll deduct or use EFT. A large portion of your membership dues can be claimed as a tax deduction if you itemize on your income tax return. *(A total of \$438.97 of the \$460 annual dues for membership in OEA/NEA was tax deductible for taxes filed for 2014.)*

Are other options available to pay my dues?

Several options are available for members to pay their dues – check or cash, VISA or MasterCard credit cards (either in one payment or monthly) or by EFT (in one payment or monthly).