

## **E-Dues: Frequently Asked Questions for Leaders and Members**

### **Current Members:**

***Q: I signed up with an 1187. Why do I have to sign up again?*** [Go Back to E-Dues Main Page](#)

A: There are active legislative plans to try to outlaw payroll dues deduction. If those plans are successful, you may lose your union membership through no fault of your own. The only way to make sure you keep your union membership, benefits, and protections is by signing up through E-Dues.

***Q: How do I switch from payroll deduction to E-Dues?*** [Go Back to E-Dues Main Page](#)

Once you sign up for E-Dues at [join.afge.org](http://join.afge.org), your Local leadership will process your Agency Dues Cancellation Form (SF-1188 or, if you work in TSA, Form SF-1158) and ensure you are removed from payroll deductions. This form is automatically generated during your E-Dues sign-up process and provided to your Local via their MyLocal membership portal. Your E-Dues will take effect once your Local leadership removes you from payroll deductions. This is to prevent double-billing.

***Q: If I submit my 1188 then sign up for E-Dues, won't I be double-billed?*** [Go Back to E-Dues Main Page](#)

A: If you are on tape processing, this will not be an issue. Otherwise, you may, depending on how quickly your agency processes your Form 1188. However, you may select your E-Dues start date during the sign-up process, up to a year out. Furthermore, after signing up, your local president or treasurer can move out your E-Dues start date if you notify them. We apologize in advance for any overlap created by the agency. We will refund you of any proven overlap as soon as the double billing is verified. If you encounter double dues, please contact us at [EDues@afge.org](mailto:EDues@afge.org).

***Q: I'm not comfortable downloading my financial information to your phone/tablet/computer.*** [Go Back to E-Dues Main Page](#)

A: The whole join process is web-based, meaning no financial information is stored by AFGE on any device. The moment you click "Join" your information goes to a 3rd party payment processor that handles the actual withdrawal of dues. This processor manages \$1 trillion each year in charges and serves more than a million business in the U.S. Its data security rating is at the highest level of PCI compliance, meaning you can rest assured your data is stored in the digital equivalent of Fort Knox.

***Q: How does AFGE E-Dues remit funds to the Local union? How does the "tape process" work?*** [Go Back to E-Dues Main Page](#)

A: For locals utilizing E-Dues, the members pay their union dues directly to AFGE via credit card or ACH/bank account. AFGE processes payments on a daily basis due to the different agencies' various pay dates. To consolidate payments to locals, AFGE uses the TAPE process to credit local's ledgers and calculate local refunds.

We run a tape every week for payments received over 7 days two weeks prior.

From this tape payment, AFGE calculates the amount to withhold and applies it to the Local's account. Any remaining balance is then refunded to the Local by AFGE. This refunded amount is

commonly referred to as a dues refund. The calculation of the amount withheld depends on the pay period sequence. The sequence could be one, two, or three.

### **E-Dues Tape Process Example:**

Refund calculations are based on pay sequences. Normally, each month has two pay periods. The first is considered Sequence One and the process withholds 50% if the PCT for every member on the dues deduction report with a deduction amount greater than zero. This amount is applied to your Local's PCT account and the excess balance is refunded. The second pay period in the month is a Sequence Two and the process looks at the balance in the Local's PCT account. If there is a balance due in the account, the process withholds enough to clear the balance due and refund the difference.

A file example: If your local has 135 active members and 4 retired members, your PCT total will be \$2,898.35. ( $135 \times \$21.41 + 4 \times \$2 = \$2,898.35$ ).

Let's say your local 135 members on E-Dues and their dues deduction is \$20 per pay period:

- 1<sup>st</sup> payment file:  $135 \times \$20 = \$2,700.00$
- Tape applies to the Local's account:  $135 \times \$10.71 = \$1,445.85$
- Tape refunds Local:  $\$2,700 - \$1,445.85 = \$1,254.15$
- 2<sup>nd</sup> payment file:  $135 \times \$20 = \$2,700.00$
- Tape applies to the Local's account:  $135 \times \$10.70 + \$8 = \$1,452.50$  (additional \$8 for retired members)
- Tape refunds Local:  $\$2,700 - \$1,452.50 = \$1,247.50$

### **Ledger Example:**

Here is an example of a local's ledger and how the E-Dues TAPE process shows. The line items below are a SEQ1 tape for a VA local. The first line shows the E-Dues payments being applied, and the second line shows the refund being issued. It's about half of the tape payment, allowing the local to have enough money to pay the PCT due on the 20<sup>th</sup> (insured locals are due on the 1<sup>st</sup> and non-insured locals are due on the 20<sup>th</sup>).

One this second screenshot, SEQ2 tape is ran at the end of the month. The local has no balance, so the second line shows the entire tape amount being refunded to the local.

The money refunded to the local will always show as "Local Refund" type.

### **Disclaimer:**

We sometimes adjust a Local's tape sequence depending on various circumstances. For example, if a Local's E-Dues payments aren't sufficient to cover their PCT billing, we may hold a refund to ensure the Local does not become delinquent.

### **Potential Members:**

**Q: How do I sign up for AFGE E-Dues?** [Go Back to E-Dues Main Page](#)

A: Simply go to [www.joinafge.org](http://www.joinafge.org), select your agency and local, and complete the brief form. The whole process takes no more than 5 minutes.

[Please use these videos to help get signed up to E-Dues.](#)

**Q: I'm not comfortable giving my credit card or banking information. How can I know my info is safe?** [Go Back to E-Dues Main Page](#)

A: AFGE will not be storing anyone's financial information on our equipment. Your payment will be processed by one of the largest payment processors in the world, which is certified at the highest level of security for customers' financial information.

**Q: Why can't you just deduct dues from my paycheck like you do now?** [Go Back to E-Dues Main Page](#)

A: There are active legislative plans to try to outlaw payroll dues deduction. If those plans are successful, you may lose your union membership through no fault of your own. The only way to make sure you keep your union membership, benefits, and protections is by signing up through E-Dues.

**Q: How does this change the process for dropping out now that the agency is not involved?** [Go Back to E-Dues Main Page](#)

A: Just like now, you will have the opportunity to leave 30 days before your anniversary date of signing up with AFGE. You will need to alert your local president (or designated local AFGE official) in writing during that time so they can end your dues. You may also send notice to [EDues@afge.org](mailto:EDues@afge.org).

**Q: If I give you my credit card now, can I update to bank draft later?** [Go Back to E-Dues Main Page](#)

A: Yes. You may manage your Payment Method by logging into AFGE.ORG and visiting [MyProfile](#). You can also update your payment method [here](#) without any login.

#### **Local Leaders:**

**Want to Enable E-Dues for Member Dues Payments?** [Go Back to E-Dues Main Page](#)

Here's how to get started:

**1. Send an Email:**

Email [edues@afge.org](mailto:edues@afge.org) and request to have your local included in E-Dues.

**2. Include Your Dues Structure:**

1. If you have already provided your dues structure, the team will email you to confirm it.
2. If you have not yet submitted your dues structure, include it in your email or fill out the form at [E-Dues Structure Form](#).

### 3. **Confirmation:**

Once your local is added to E-Dues, the team will send you a confirmation email to verify your setup.

Start today and streamline your member dues payment process!

**Q: Our Local has a complex dues structure based on hourly wages or percentages, resulting in hundreds of possible dues rates. Can we use E-Dues?** [Go Back to E-Dues Main Page](#)

**A: AFGE E-Dues can currently support up to 35 different Local dues rates per agency.**

For Locals with complex hourly or percentage-based dues structures that exceed these limits, simplification of the dues structure will be necessary to utilize E-Dues. While we understand this represents a change for some Locals, this limitation exists to ensure we can effectively serve all AFGE Locals while maintaining system stability and efficient operations.

A critical consideration for Locals with hourly or percentage-based dues structures is the dependency on regular agency data. Without consistent, timely information from the agency about employee pay rates and changes, these complex dues structures become extremely difficult or impossible to maintain accurately. This challenge exists regardless of the dues collection method used.

For Locals that currently have hourly or percentage-based dues structures, there are two paths forward:

1. Simplify your dues structure to utilize E-Dues. Many Locals have successfully done this by consolidating similar rate ranges or standardizing dues across similar positions. This is the recommended approach, especially given the uncertain future of dues withholding, limitations on official time, and potential challenges in obtaining regular agency data.
2. Maintain your current structure but process complex cases as manual members in MyLocal, collecting dues through other methods (e.g., annual checks). However, this approach adds significant administrative burden to the Local and is likely not sustainable in an official time limited environment. If dues withholding is lost, simplification of dues rates would become the only viable path forward for efficient dues collection.

We strongly encourage Locals with complex dues structures to begin planning for simplification now. This proactive approach will ensure you're prepared for any changes to dues withholding while reducing administrative overhead and modernizing your dues collection process.

**Q: When our Local changes dues rates, who is responsible for notifying our members?** [Go Back to E-Dues Main Page](#)

**A:** When your AFGE Local adjusts its dues rates, having followed all required procedures outlined in your Local's bylaws and AFGE guidelines, it is **your Local's responsibility** to inform all affected members promptly. Timely communication ensures transparency, helps members understand their obligations, and reduces potential disputes or confusion.

Under the **E-Dues Terms of Use**, Locals maintain the authority to raise dues rates—just as under traditional payroll deduction—provided proper procedures are followed.

AFGE strongly recommends that Local Officers notify all members directly and clearly whenever a dues adjustment occurs.

**Q: When are members first charged? How does AFGE E-Dues minimize Double Dues withholding for existing members on Payroll Deduction? [Go Back to E-Dues Main Page](#)**

A: For an existing Active Member joining through AFGE E-Dues, the first billing will occur on the second Pay Date of the Agency following a membership join. In practical terms, this means an active member is charged between 14-28 days after joining through E-Dues.

While this delay provides a full pay period or more to submit the Union Dues Cancellation to Agency Payroll for processing, we understand the amount of time the Agency takes to stop dues withholding varies widely across the Government. When you're recruiting Existing Members over to E-Dues, existing members have the option to select a First Payment Date further in the future. Based on your knowledge of Agency Payroll processing times, you can guide the member to select a date further in the future, if you choose.

For new members, including Dropped Members rejoining AFGE, the first billing occurs on the next Pay Date of the Agency following a membership join. In practical terms, this means an active member is charged between 0-14 days after joining through E-Dues.

**Q: Where can I submit the dues structure for local to get started with E-Dues? [Go Back to E-Dues Main Page](#)**

A: Visit [www.afge.org/EDuesStructureForm](http://www.afge.org/EDuesStructureForm) for helpful tips on using the E-Dues Structure submission form.

**Q: How will dues collected through E-Dues be remitted to the Local? [Go Back to E-Dues Main Page](#)**

A: Please [see this explanation](#) of dues allocation and local refund.

**Q: A member was Double Deducted. Can I refund their AFGE E-Dues Payment? [Go Back to E-Dues Main Page](#)**

AFGE is able to detect Double Dues Withholding when a Local participates in Agency Tape Processing and E-Dues. If we detect a member has a double dues deduction, we will automatically refund the E-Dues payment to the member's original payment method. An accounting of financial activity - including Refunds - will be made available on MyLocal. Detection of double dues and associated refunds may take up to 30 days to process. If you notice a double withholding sooner, simply email [EDues@afge.org](mailto:EDues@afge.org) with your request for refund.

If double dues occurs outside the automatic detection mechanisms, for instance if your Local does not participate in Agency Tape Processing, National can, with the Local's approval, refund the full E-Dues payment back to the member's original payment method as long as we are notified within 75 calendar days. While a refund does not incur an additional fee, the original processing fee for the withdrawal is not refunded to AFGE so a small amount will still be charged to the participating parties (National/Council/Local) for this processing fee. Simply email [EDues@afge.org](mailto:EDues@afge.org) with your request for refund.

**Q: What happens if a member's Bank Draft (ACH) payment fails? [Go Back to E-Dues Main Page](#)**

A: While failed credit card, Apple Pay, and Google Wallet payments incur no fees, the payment processor behind AFGE E-Dues assesses an ACH Return Fee anytime a payment is returned by the Member's bank. If a member's ACH payment fails, it will only be retired once, after several email communications to the member are attempted.

**Q: Can anyone join AFGE E-Dues? Who is responsible for checking BUS codes? [Go Back to E-Dues Main Page](#)**

Anyone outside the BU is legally ineligible for formal representation by AFGE. It's worth noting, however, that many locals have supervisors as "honorary members" that pay dues but are not eligible for representation. We also have some members that are outside a formal bargaining unit. AFGE E-Dues makes that dues collection process simpler. To the extent that the AFGE constitution and the local's approved bylaws permit associate membership, the system can accommodate it.

AFGE E-Dues does not collect nor verify BUS codes. Locals may contact new members to verify BUS codes if they choose.

**Q: How will I know who is on AFGE E-Dues? Will this be a separate database that I need to reconcile with MyLocal? [Go Back to E-Dues Main Page](#)**

As a service developed by AFGE, E-Dues is integrated with MyLocal with no reconciliation required on your part. You may view Dues Deduction ("Tape") Reports each pay period on MyLocal, similar to an Agency Dues Deduction Report, and view your Financial Ledger to track funds allocation. It is important that you drop members via MyLocal when they depart membership to avoid erroneous billing. Dropping members via MyLocal automatically stops E-Dues deductions.

**Q: Did AFGE explore using allotments for Membership Dues? [Go Back to E-Dues Main Page](#)**

A: We are not pursuing allotments for several reasons, namely that:

- Allotments still leave the control of our dues in the hands of lawmakers and agency leaders
- Allotments can be canceled by the employee at any time
- Coordinating members to change dues rates when they periodically change is a significant challenge for Locals
- Accounting reconciliation for inevitable problems with incorrect dues amounts for members would incur significant accounting overhead

**Q: I don't see my agency or my local on [www.joinafge.org](http://www.joinafge.org). Did you forget us? [Go Back to E-Dues Main Page](#)**

A: We did not forget you. The only agencies/locals displayed on the E-Dues page are locals who have agreed to go live and start recruiting members to E-Dues. As soon as you email [edues@afge.org](mailto:edues@afge.org) indicating you wish to make your local live on the E-Dues system, your agency/local will appear on that page.

**Q: How do I sign up new members using E-Dues? [Go Back to E-Dues Main Page](#)**

A: Using a phone, tablet, or computer, simply send them to [www.joinafge.org](http://www.joinafge.org), have them select their agency and local, and complete the brief form. The whole process takes no more than 5 minutes.

**Q: It took years to sign up all my members. Why should we have to sign them up again? [Go Back to E-Dues Main Page](#)**

A: There are active legislative plans to try to outlaw payroll dues deduction. If those plans are successful, your members may lose their union membership through no fault of their own. The only way to make sure you keep your union strong is by signing up through E-Dues. Our enemies want to destroy our union, and they aren't finished. They are still plotting in the wings, hoping to finish the job. We're not going to let them do that. We need to be proactive in switching to E-Dues so we can secure our future no matter who is in office or running our agency.

**Q: Is this new system going to cost the members or Local anything? If so, how are we divvying it up? [Go Back to E-Dues Main Page](#)**

A: Yes, there is a cost, but it just pennies on the dollar compared to no union and no dues, which is what we would have if we didn't have a system to collect our dues. Fees will range anywhere from 1.2-4.2% of the money we collect, shared by the national AFGE, your Council if you have one, and your local. For example, it would cost just 1.2 cents-4.2 cents on the dollar depending on how you sign up the member, all of which is shared three ways between the local, council (if you have one), and national.

The split of fees is proportional to the amount of dues that each party receives. For example, if your dues are \$10 per pay period with \$6 paid toward National PCT, \$1 paid toward Council PCT, and \$3 to the Local the fee distribution would be 60% paid by National, 10% paid by the Council, and 30% of the fee paid by the Local.

These fees will be assessed the moment they are processed, meaning the local, council, and national will receive a lump sum of what they are regularly owed, minus the fees.

Members will not see any difference in dues rate – that fee will be assessed on the amount the local, council, and national ultimately receives on the back-end.

A detailed break-down of fees is below:

**Bank Account / ACH**

- 1.2% of processed dues
- \$4 bank return fee per failed retry
- \$15 dispute fee, if a member disputes a payment with their bank. Disputes cannot be responded to by AFGE.

**Credit / Debit Card / Apple Pay / Google Wallet**

- 3.1% of processed dues + \$0.30 per transaction

- No bank return fees per failed retry
- \$15 dispute fee, if a member disputes a payment with their bank. For debit/credit cards, AFGE will aggressively respond to disputes in an attempt to reverse the dispute and the dispute fee.

**Q: What if I don't want to be a part of the new system?** [Go Back to E-Dues Main Page](#)

A: There are active legislative plans to try to outlaw payroll dues deduction. If those plans are successful, your members may lose their union membership through no fault of their own. The only way to make sure you keep your union strong is by signing up through E-Dues. There will be no option B. Without dues deduction, your local will not exist. Your Council will not exist. We are acting NOW to leave all of us in the best position to defend against this attack. We know it's uncomfortable, that it will be a lot of work, that we'll be forced to make up ground we won years ago; but that's the new reality we're in, and we need to face it for what it is. We will not let our enemies put our union in danger again. Once the hard work is done, the system will function just like today's dues deduction does, except you'll be in control, not the agency or politicians.

**Q: Why do we have to pay to collect dues now when it was free before?** [Go Back to E-Dues Main Page](#)

A: The government collected dues for free because decades ago our predecessors got Congress to pass a law permitting payroll deduction. Just like fellow unions in states that have lost dues deduction, we need to take matters into our own hands. We developed the AFGE E-Dues system to collect members' dues and get them to the Local just like the government did. Financial processing companies don't work for free, of course, but the costs for saving our dues is minimal – just a few cents on the dollar. These fees will be split between the national, council, and local to so everyone bears their fair share of the cost.

**Q: Why are we using AFGE E-Dues to collect our dues now?** [Go Back to E-Dues Main Page](#)

A: We need to be proactive in securing our union's future. We can't leave the survival of our union up to politicians and agency managers. We've built the AFGE E-Dues system to start collecting member dues on our own so no one can threaten your ability to protect members' rights on the job.

**Q: When I drop a member on MyLocal, do E-Dues payments stop too?** [Go Back to E-Dues Main Page](#)

A: Yes, when you drop a member on MyLocal all future E-Dues payments cease. As a product built by AFGE, the E-Dues payment system is integrated directly with MyLocal.

**Q: How do I raise my local dues in the system?** [Go Back to E-Dues Main Page](#)

A: Notify the headquarters and it will be raised upon your request.

**Q: Why are there different ways to pay dues (credit/check/Apple Pay/Google Wallet/bank draft)? Is one better than the other?** [Go Back to E-Dues Main Page](#)



A: Since deduction straight from member's paychecks may not be an option in the near future, there are now several different ways to pay dues. But they are not all created equal. Banks charge fees for all transactions, but credit cards and online payment systems like Apple Pay and Google Wallet are charged the highest. Fees range between 1.2-4.2 percent on the dollar depending on which you choose. That's why we're encouraging locals to sign up members using bank draft. Just ask them to bring a voided check so they can list their bank account and routing number. Remember, less bank fees means more resources for representing our members!

**Q: How do members drop?** [Go Back to E-Dues Main Page](#)

A: Just like now, members will have the opportunity to leave 30 days before their anniversary date of signing up with AFGE. They must request to stop dues in writing and deliver it to the local president or designated local official. Once they alert you of their intent to drop, you can go into MyLocal during their window period and end their dues.

**Q: How do I stop payroll deductions for my existing members that joined E-Dues?** [Go Back to E-Dues Main Page](#)

When an existing member signs up via E-Dues, an SF-1188 form is generated in the MyLocal portal. The Local President or Treasurer must submit these forms to the agency through their usual process.

**Q: What if members' credit cards expire, or they lose them? Will we stop receiving payment?** [Go Back to E-Dues Main Page](#)

A: The payment processor behind AFGE E-Dues has agreements with credit card companies that expired cards will automatically be updated into their system, meaning we don't need to worry about signing members up each time they lose their card or it expires. If the account is entirely closed or we are otherwise unable to update the card, an email campaign to the member begins. This email campaign provides login-free, mobile-friendly links to quickly provide updated payment information for AFGE E-Dues.

**Q: What if members decide to dispute the charge instead of waiting to leave at their anniversary date?** [Go Back to E-Dues Main Page](#)

A: Signing the membership form enters members into an agreement to pay dues for one year, and any attempts to dispute the charge outside of the 30-day window period will be aggressively defended with the Credit Card Networks.

**Q: How do I handle organizing rebates in E-Dues?** [Go Back to E-Dues Main Page](#)

A: When a new member completes their join form and clicks "Join," a rebate form will automatically generate. The member needs to select the active rebate campaign, and provide recruiter information if applicable, then sign and submit the form, certifying they were paid or are owed a rebate. Face-to-face, this process will work the same way it does today, except the form is digital, not paper.

If the recruiter is present, the recruiter can sign the rebate form at the same time; otherwise, the recruiter will be emailed for a signature. The member can also skip the rebate form and return to it later by visiting [JoinAFGE.org/rebate](https://JoinAFGE.org/rebate).

**Q: Does AFGE E-Dues support more than one Local dues rate? How do I change a member's dues rate?** [Go Back to E-Dues Main Page](#)

A: Yes, AFGE E-Dues supports up to 250 Local dues rates. The vast majority of Locals have fewer than 5 dues rates.

Locals can change a member's dues rate in MyLocal by selecting a new "Dues Option" in the member record. For example, a member promoted to a higher pay grade in a Local with a tiered dues rate based on pay will be able to change the Member to the appropriate dues rate.

**Q: Can our Local have some members on AFGE E-Dues and some on Agency payroll deduction?** [Go Back to E-Dues Main Page](#)

A: Yes, but you should transfer all your members to E-Dues as soon as possible

**Q: A member would like to pay many months of dues in advance. How does a member make advanced payments with E-Dues?** [Go Back to E-Dues Main Page](#)

A: To pay dues for multiple pay periods in advance (I.e. - for six or twelve months), coordinate payment directly with the Local. Members paying the Local directly are marked with a paygroup MANUAL in MyLocal.

While E-Dues does not yet support advanced payment of dues, we are always looking for ways to make the service more capable, including for advanced payments and longer billing frequencies (monthly / quarterly / annually).

**Q: I have a member that will not enroll through E-Dues and would like to pay the Local directly via check or allotment to our Local bank account. What should I do?** [Go Back to E-Dues Main Page](#)

A: The transition to E-Dues is centered on protecting membership dues from sudden, negative impacts by politicians and management that wish to harm us. With the vast amount of work ahead of us to protect our union's future, we must be wise in how we invest our efforts. While direct payment is not a scalable solution and adds administrative burden to the Local, we understand Locals will need to be creative with a small percentage of member payments to maintain and grow our Union.

If a member is unable or unwilling to pay dues through E-Dues, we suggest working with the member to setup payment arrangements that work for your Local. Then, move forward with the vast majority of members that are comfortable with modern payment methods like bank draft and debit/credit card. For the thousands of members paying through E-Dues, the process is simple and straight-forward.

**Q: Why do a very small number of members see a \$1 charge on their credit/debit statement when they join?** [Go Back to E-Dues Main Page](#)

**A:** A member may see a \$1 pending charge on their statement as part of the card authorization process. This is a temporary authorization charge and it will disappear from their statement.

Our payment processor (Stripe) sends a request to the issuing bank for either a \$0 or a \$1 authorization to verify that the card is valid and the bank will allow it to be authorized.

Regardless of whether or not the authorization is declined, Stripe will reverse the authorization request immediately, but it may take 7-10 business days for the pending authorization to disappear from their bank statement.

Stripe will first attempt a \$0 authorization for Visa, MasterCard, and American Express card sources. If the \$0 authorization fails, then a \$1 authorization will be attempted. Other card types will begin with a \$1 authorization.

Because the vast majority of authorizations are for \$0, the vast majority of members will never notice this process that verifies a card is valid. Only a very small number may notice a temporary pending charge of \$1 that is immediately reversed.

The best ideas come from our members and leaders. As you work on E-Dues adoption in your Local, please share your experiences and suggestions with us on [EDues@afge.org](mailto:EDues@afge.org).

**Q: How do Retirees sign up to pay union dues through E-Dues?** [Go Back to E-Dues Main Page](#)

**A:** E-Dues supports your local retirement plan with annual payment plans exclusively. If the local wishes to participate, it should contact the E-Dues staff to explore adding your retiree plan. Once your retirement plan is added to E-Dues, the retiree will simply go to [www.joinafge.org](http://www.joinafge.org), choose the agency and local, answer the retiree status question with 'Yes' or 'No', and fill out the brief form. The entire process takes no longer than 5 minutes.

**Q: Can AFGE switch to a payment processor other than Stripe, in the unlikely event it ever becomes required?** [Go Back to E-Dues Main Page](#)

**A:** Yes. While a transition would take considerable time and effort, the legal agreement between Stripe and AFGE includes data portability language that compels Stripe to transfer all payment information to another payment processor at our request. By partnering with Stripe, AFGE is partnering with one of the largest, most reputable payment processors in the United States. The overall likelihood of a change in payment processors is low.

**Q: How do members of an Insured Local signing up through AFGE E-Dues designate their beneficiary for death benefits?** [Go Back to E-Dues Main Page](#)

**A:** Members should fill out the [Beneficiary Designation - Death Benefit Program Form](#). This form must be either mailed to AFGE National ATTN: Finance Department - Death Benefit Claims, 80 F St NW Washington, DC 20001 or faxed to (202) 639-6442. In the future, a digital solution will be available.