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Resolution to Investigate the Establishment of a Postal Banking System

Whereas, expanding postal services and developing new sources of revenue are important components of any effort to save the public Post Office and preserve living-wage jobs; and

Whereas, many countries, including Germany, France, Italy and Japan, have a long and successful history of postal banking, where customers do their basic banking at their neighborhood post office; and

Whereas, in the U.S. a Postal Savings system operated successfully from 1911 to 1967, providing a safe and efficient place for customers to save and transfer funds – until it was killed under pressure from the banking industry. Postal Savings was set up to attract the savings of immigrants accustomed to saving at post offices in their native countries, provide safe depositories for people who had lost confidence in private banks, and make it more convenient for working people than private banks (since post offices were open substantially longer than bankers' hours); and

Whereas, postal banks, called Kiwibanks, are now thriving in New Zealand, with bank branches called PostShops in local post offices – “putting us in more locations than any other bank in New Zealand literally overnight (without wasting millions on new premises!)” [Kiwibank website] In an early “move your money” campaign, New Zealanders voted with their feet. In an island nation of only 4 million, Kiwibank attracted 500,000 customers away from the Australian big banks in just four years; and

Whereas, the giant banks that dominate the U.S. financial and political system are corrupt institutions that defrauded homeowners in the mortgage scandal, and engaged in complex multi-Billion dollar hijinks that brought on the 2007-09 financial crisis. The American working people have lost faith in these banks as a trustworthy place to put their hard-earned money; and

Whereas, a USPS bank would offer a “public option” for banking, providing basic checking and savings – and no complex financial wheeling and dealing. Postal banks could serve the 9 million people who don't have a bank account and 21 million who use usurious check cashers, giving low-income people access to a safe banking system; and

Whereas, the Post Office is uniquely positioned, with a lot of branches around the country and an already successful business in money orders. It is a trusted and venerable institution older than the Constitution, at a time when people do not have much trust in banks. It is funded not with taxes but with postage stamps, which buy the labor and machines to transport your letter 3000 miles. It is the only U.S. agency that serves all its customers six days a week. And it is perhaps the last form of communication that protects privacy, since tampering with the mail is against federal law; and

Whereas, the Post Office should be saved and it can be saved. A Postal Bank, combining teller services with postal services, could help achieve this, while at the same time offering a competitive alternative to a runaway Wall Street banking monopoly that Congress seems unable to control; and

Whereas, the 2012 National Convention of the National Association of Letter Carriers unanimously adopted an almost identical resolution, calling for the postal unions to investigate the establishment of a Postal Banking System in the U.S.

Therefore be it resolved, that the San Francisco Labor Council urge Congress and the Executive Branch to investigate the possibility of the establishment of a public Postal Banking System in the U.S. – drawing on the rich experience of successful postal banking in Germany, France, Italy, Japan and New Zealand – and using our unprecedented network of post offices to provide safe basic checking and savings to our hundreds of millions of postal customers; and

Be it finally resolved, that we forward this resolution to affiliate unions, area labor councils, Calif. Labor Federation, AFL-CIO and Change to Win Federation, for concurrence and action.

Submitted by Lili Beaumont, NALC 214, and adopted by the Executive Committee of the San Francisco Labor Council on August 6, 2012.

Respectfully,



Tim Paulson
Executive Director

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