



**DEFERRED SALARY PLAN**  
**JOINT INDUSTRY BOARD OF THE ELECTRICAL INDUSTRY**  
158-11 HARRY VAN ARSDALE JR. AVENUE • FLUSHING, N.Y. 11365  
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of the Electrical Industry

December 2025

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Dear Participant:

**RE: LOAN REPAYMENT OPTIONS WHEN UNEMPLOYED**

Generally, loan payments are made through weekly payroll deductions by your employer. However, it is entirely your responsibility to ensure that timely loan payments are being deducted by your employer's payroll department and paid to Empower to avoid the potential tax consequences associated with a defaulted plan loan.

If you become **disabled, unemployed, furloughed or out on Workers Compensation**, you must continue to make timely weekly payments to empower. The following options are available:

You can make an electronic/ ACH payment via the Call Center or participant website (banking information must be on record, limited to one ACH payment per 30 days), or a check can be mailed to the addresses below:

**Regular Mail:**

Empower Trust Company LLC  
PO Box 830067  
Philadelphia, PA 19182-0066

**Express Address:**

PNC Bank  
525 Fellowship Rd  
Suite 330  
Attn Lockbox 830067  
Mt Laurel, NJ 08054-3415

Sincerely,

Deferred Salary Plan  
Joint Board of the Electrical Industry