

Northern California Pipe Trades Trust Funds for UA Local 342
935 Detroit Avenue, Ste 242A
Concord, CA 94518-2501
925/356-8921 Ext 713
tfo@ncpttf.com
www.ncpttf.com

SEPTEMBER 2025
AUGUST 2025 HOURS

EMPLOYER CONNECTION

EMPLOYER RESPONSIBILITY

As an Employer it is your responsibility to report all hours worked and paid accurately. Deductions taken out for Credit Union, 401(k) and additional HRA must be remitted in full. Note: You are urged to contribute at least the 401(k) deferrals by the 15th business day of the month following the work month. By returning the enclosed ECR Form(s), the Employer certifies under the penalty of perjury that the information contained herein is correct, that all hours worked or paid during the period covered are reported herein. Failure to pay the full amount due will result in the assessment of liquidated damages and other potential penalties.

Special points of interest:

- Employer Responsibility
- Employer Compliance Testing Audits
- Email Requests
- Due and Delinquent Dates
- Status Letter Requests
- Wire Transfer / ACH
- Supplemental 401(k) Retirement Annual Maximum—Reminder



EMPLOYER COMPLIANCE TESTING AUDITS



In accordance with the Collective Bargaining Agreement, every Employer is subject to periodic random Contribution Compliance Testing Audits. You will be notified of a request to schedule the Compliance Testing Audit by the Funds' Auditing Firm, Withum. We appreciate your assistance during the scheduling and testing process. You will be sent a report from Withum detailing the results of the testing.

EMAIL REQUESTS

Please direct **all** requests (e.g., status letters, copies of ECR Forms, etc.) to our general email address **tfo@ncpttf.com** as this will ensure timely handling of your request. Our general mailbox is checked throughout the day and messages are distributed to the appropriate staff member for handling.



DUE DATE AND DELINQUENT DATE BASED ON RECEIPT AT BANK NOT POSTMARK



As a reminder, reports and contributions are due and payable at the bank by the 15th of the month following the work month and are delinquent if not received at the bank by the 20th (you are urged to contribute at least the 401(k) deferrals by the 15th business day). Failure to report and pay timely, or issuance of a non-sufficient funds check, will result in assessment of Liquidated Damages and Interest Charges. Receipt at the bank is what determines when your contributions were "received"; the postmark is not a factor. Please be mindful and allow sufficient time for mail service and delivery. The mailing address is also provided on the reverse side of the ECR Forms for your reference.

Over

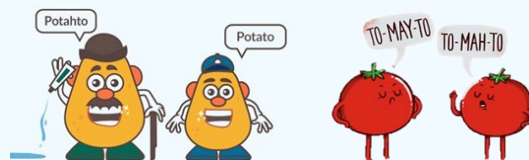


SUPPLEMENTAL 401(k) RETIREMENT ANNUAL MAXIMUM - REMINDER

Employees elective 401(k) deductions are subject to age based annual maximums and the amounts vary per calendar year (currently \$23,500 under age 50 and \$31,000 age 50 and above). It is important that employees do not go over the annual maximums. Around this time of year, it is advised that hours for regular employees who have been on your payroll for most of the year are reviewed and monitored closely. Be mindful of the amounts being deducted in the latter months of the year and advise our office if/when an employee has reached the annual maximum amount for a calendar year.



You say "letter of good standing, fringe letter, contribution letter", and I say **"Status Letter"**. You say "lien letter, letter stating benefits have been paid" and I say **"Status Letter"**.



When requesting letters please ensure that **"Status Letter Request"** is in the subject line or body of the email sent to tfo@ncpttf.com.



WIRE TRANSFER OR ACH YOUR MONTHLY CONTRIBUTION PAYMENT



We accept Wire Transfers and ACH payments as a form of payment for contributions. If you would like to submit your payment via Wire Transfer or ACH, contact us at 925/356-8921 Ext. 713 or via email at tfo@ncpttf.com.

If you have any questions, please contact the Employer Compliance Department at 925/356-8921 Ext. 713 or via email at tfo@ncpttf.com. Thank you.

**Our Office, UA Local 342, and the
Credit Union will be closed on
9/1/2025 in observance of the
Labor Day Holiday.**

**Reports & Contributions Due:
9/15/2025**

**Delinquent if Not Received By:
9/20/2025**

SEPTEMBER 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				