DEPARTMENT OF VETERANS AFFAIRS

In Reply Refer To:

NOTICE OF INDEBTEDNESS: According to Citicorp North America, Inc., you are indebted to Citibank for $ related to government travel. This indebtedness was caused by your failure to pay amounts charged on your government travel card for official travel for which the government has reimbursed you. If you do not believe you owe this debt or you think the amount is incorrect, you have a right to dispute the debt (*see enclosed Notice of Rights and Obligations*).

You are hereby notified that unless you make arrangements with Citibank to repay this debt or notify this office in writing within 45 days from the date of this letter that you disputed with Citibank the existence or amount of the debt or wish to request a review of our decision to collect the amount owed to Citibank, we will offset your current pay at a rate of up to 15% of your disposable pay per pay period until the debt is liquidated. If you dispute this debt with Citbank, we may not collect it by involuntary offset.

If you do not have an agreement in writing with Citibank and if we do not hear from you within 45 days from the date of this letter, we will automatically withhold up to 15% of your disposable pay beginning until the debt is liquidated.

You may also request in writing within 45 days from the date of this letter that an amount less than 15% per pay period be deducted based on your ability to pay. We may ask that you provide information to verify your request.

Please disregard this letter if you have recently paid this debt in full.

Finance Officer

Enclosure

NOTICE OF RIGHTS AND OBLIGATIONS

DEBTS OWED FOR UNPAID TRAVEL CARD CHARGES: Public Law 105-264 allows the Department of Veterans Affairs (VA) to collect debts owed to Citibank for unpaid charges resulting from official government travel for which an employee has been reimbursed by the government. If an individual is entitled to receive federal salary payments, VA is allowed to collect the debt by withholding up to 15% of disposable pay until the debt is paid, except as explained below.

NOTE: *Whenever this letter states that you have a period of time to take some action or to notify us, the period of time begins to run from the date appearing on the front of this letter.*

RIGHT TO DISPUTE THE EXISTENCE OR AMOUNT OF THE DEBT: If you tell us in writing within 45 days that you have advised Citibank that you do not owe this debt or that the amount is incorrect, we will not begin to offset your pay. If you file a written dispute with Citibank at any time, we may not offset your pay until the dispute is resolved.

RIGHT TO MAKE PAYMENT ARRANGEMENT: You have the right to make a written payment agreement with Citibank and thereby avoid offset from your pay. This agreement must be made within 45 days in order to avoid offset of an undisputed debt.

RIGHT TO INSPECT AND COPY VA RECORDS: You have the right to inspect and copy any VA records related to this claim.

RIGHT TO REQUEST A REVIEW: You have the right to request a review of VA's decision to collect the amount stated on the front of this letter. Such a request should be submitted in writing and include reasons why you believe a review is necessary. Our review is limited to the determination to reimburse your travel expenses, for which you have yet to repay the card contractor, and our decision to collect that amount for the card contractor. You will be advised as soon as possible of the outcome of VA's review. You should submit your request for review within 45 days of the date of this letter to prevent the initiation of offset. However, if you request a review at anytime, VA may not offset your pay until after the review is completed and the debt is no longer being disputed.