



## Travel Charge Card Training Course

The policy governing the Travel Card Program provides that all Travel Cardholders must complete a **mandatory annual training course** focused on the Travel Card Program's purpose, policies and appropriate use of the Travel Card. The training is intended to ensure cardholders fully understand their role and responsibilities as a Government Travel Cardholder.

### Travel Charge Card Training Booklet:

**Everyone who has a government issued Travel Card must complete the annual Travel Cardholder Training.** The training course highlights the key points of the Travel Card Program. The course provides cardholders with information regarding their responsibilities related to the Travel Card Program. It also includes proper card use, and procedures to follow for account inquiries, maintenance, billing, etc.

**INSTRUCTIONS:** Please read the course material and complete the Quiz, then sign, date, and return **only** the completed quiz to: Ms. Charlotte Pomeroy, DoDEA, Resource Management Division/MAS, Component Program Manager, via email [charlotte.pomeroy@hq.dodea.edu](mailto:charlotte.pomeroy@hq.dodea.edu) or FAX (703) 588-3709.

**You will be notified via email of your successful completion of this training.**

# Travel Charge Card Training Program

Brought to you by:



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# The Government Travel Charge Card Charting the Course

## PART ONE

### Introduction

As a Federal Government employee going on travel, you are expected to be familiar with Federal travel regulations and Government Travel Charge Card policies. This training provides information on traveling for the Government in general and reviews how to use a Government Travel Charge Card. The GSA Smart Pay website has an interactive version of this Travel Charge Card Course and Quiz, as well as links to numerous Websites that provide more detailed information on specific areas of travel. (<http://apps.fss.gsa.gov/webtraining/trainingdocs/traveltraining>).

### How It Works - The Big Picture

When you travel for the Government, you will be able to get a cash advance for anticipated out-of-pocket reimbursable expenses before you leave. While traveling, you must use a Government Travel Charge Card for all official travel expenses unless, (1) a vendor does not accept the Travel Charge Card; or (2) the Administrator of GSA has granted an exemption (see FTR Section 301-70.704); or (3) your Agency head or his/her designee has granted an exemption. When you return, submit a claim for reimbursement of the allowed expenses incurred while on travel. You will use the reimbursed amount to pay the Travel Charge Card bill, or it may be sent directly to the card -issuing bank if your Agency has this paying option in place.



## Definitions

**Agency/Organization Program Coordinator (A/OPC)** - program manager for the Travel Charge Card program within an Agency

**Airline City Pairs** - special contract airline pricing available for official Government travel

**Automated Teller Machine (ATM)** - machine from which to obtain cash using a charge card

**Centrally Billed Account (CBA)** - a Travel Charge Card account established for an Agency paid by the Agency

**Commercial Travel Office (CTO)** - the Department of Defense equivalent to the TMC

**DoD** - Department of Defense

**Foreign Affairs Manual** - travel regulations for Foreign Service Officers are in 6 FAM 100

**Federal Travel Regulation (FTR)** –the regulation which implements statutory requirements and Executive Branch policies for travel by Federal civilian employees and others authorized to travel at Government expense; it is in a user friendly question and answer format at [www.policyworks.gov/org/main/mt/homepage/mtt/ftr/ftrhp.shtml](http://www.policyworks.gov/org/main/mt/homepage/mtt/ftr/ftrhp.shtml)

**General Services Administration (GSA)** - the Federal Agency responsible for travel policy in the FTR, contracting for Travel Charge Card providers through the GSA SmartPay® contract and contracting for Airline City Pair services

**GSA SmartPay®** - program name for travel, purchase and fleet card contracts

**Individually Billed Account (IBA)** - a Travel Charge Card account issued to the individual and paid for by the individual

**Joint Federal Travel Regulation (JFTR)** - policy that applies to the military

**Meals and Incidental Expenses (M&IE)** - the amount allowed for meals and incidental expenses while on official travel; rates vary by location

**Per Diem** - daily lodging and M&IE rates allowed while on official travel; rates vary by location

**Personal Identification Number (PIN)** - code assigned to a Travel Charge Cardholder to verify identity when using an ATM

**POV** - privately owned vehicle

**Travel Authorization (TA)** - official authorization to travel on behalf of the Government

**Travel Management Center (TMC)** - commercial travel service used by your Agency to make airline, rail, hotel and car rental reservations, and issue tickets

**Travel Management Service (TMS)** - same as a TMC

**Travel Claim** - the process of claiming reimbursement for travel expenses by submitting expenses and receipts to your Agency, generally using a Travel Voucher form

**Travel Voucher (TV)** - terminology used at many agencies for the form used to claim travel expenses and from which reimbursement is issued



## Getting Started - What to Do and Learn Ahead of Time

1. Apply for a Government Travel Charge Card. ([See Part Two](#) for instructions on how to apply for a Government Travel Charge Card.)
2. Read and become familiar with your Agency travel policy and procedures. Ask your A/OPC or supervisor where to get copies.
3. Find out what receipts you will need to keep to be reimbursed.
4. Become familiar with Federal travel policy:

Federal Travel Regulations (FTR) - for civilian employees (41 CFR. Chapters 301-304). For more information, visit [www.policyworks.gov/org/main/mt/homepage/mtt/ftr/ftrhp.shtml](http://www.policyworks.gov/org/main/mt/homepage/mtt/ftr/ftrhp.shtml).

Joint Federal Travel Regulation (JFTR), Volume 1 - for members of the Uniformed Services, see <http://www.dtic.mil/perdiem/>.

## Planning for the Trip - The Travel Authorization and Cost Estimates

1. Determine the purpose of the trip, length, destination(s), dates of departure and return, and whether a vehicle is needed while at your destination.
2. Fill out a Travel Authorization (TA). This is the official authorization from your manager/supervisor to take the trip. Get the TA signed by your manager/supervisor and routed for other necessary approvals.

Travelers are reimbursed based on the following methods of reimbursement:

1. Per Diem - Lodging and M&IE (meals and incidentals).
2. Lodging rates vary by location. To find rates at the location(s) you will travel; visit [www.policyworks.gov/org/main/mt/homepage/mtt/perdiem/travel.shtml](http://www.policyworks.gov/org/main/mt/homepage/mtt/perdiem/travel.shtml). Lodging should comply with FEMA fire safety standards (see [www.usfa.fema.gov/hotel/index.cfm](http://www.usfa.fema.gov/hotel/index.cfm)). Allowable lodging rates do not include taxes. Lodging taxes are reimbursable. For lodging rates by state visit: [www.policyworks.gov/org/main/mt/homepage/mtt/perdiem/taxesa-c.htm](http://www.policyworks.gov/org/main/mt/homepage/mtt/perdiem/taxesa-c.htm).
3. M&IE is the allowance for meals and incidental expenses, such as tips, transportation between place of business and lodging and/or meals, and postage cost associated with filing travel vouchers/claims and payment of the Government sponsored Travel Charge Card. Visit [www.policyworks.gov/org/main/mt/homepage/mtt/perdiem/perd01d.html](http://www.policyworks.gov/org/main/mt/homepage/mtt/perdiem/perd01d.html).
4. Actual expenses are allowed in situations where normal per diem rates are not sufficient to cover the costs. This method of reimbursement must be approved ahead of time on the TA. Information on use of actual expenses may be found at [www.policyworks.gov/org/main/mt/homepage/mtt/perdiem/Perdiemstory.htm#BM7](http://www.policyworks.gov/org/main/mt/homepage/mtt/perdiem/Perdiemstory.htm#BM7).



## Making Reservations - Airline, Lodging, Rental Car

At most agencies, you will make travel reservations through your Agency Travel Management Center (TMC), or if you work at the Department of Defense, Commercial Travel Office (CTO). The TMC or CTO may charge your Agency a fee for processing the transaction. If there are several transactions, such as transportation and lodging reservations, the fee may be lower if you make all arrangements at the same time rather than calling back. Generally the TMC/CTO pays for airline tickets using your Agency's centrally billed travel account so these charges will not appear on your individually billed Travel Charge Card. The TMC/CTO may also make all arrangements for lodging or other travel expenses, depending on Agency policy.

There are several benefits to having the TMC/CTO make your lodging reservations:

1. Compliance with the Fly America Act, Government-wide travel policies, contract city pair fares, electronic ticketing and ticket delivery.
2. Compliance with the Hotel/Motel Fire Safety Act.

If you make your own lodging reservations, find out:

1. If the facility is on the FEMA list of fire safe lodging. See [www.usfa.fema.gov/hotel/index.cfm](http://www.usfa.fema.gov/hotel/index.cfm).
2. The cancellation policy, and be sure to cancel if you will not be using the room. Most hotels charge for last minute cancellations or no-shows.
3. The late arrival policy if you will be arriving after 6 PM.
4. When the merchant plans to charge your Travel Charge Card. This is important because it will affect your ability to receive reimbursement from your Agency in time to pay your Travel Charge Card bill before it becomes delinquent.
5. Tax Exemption:
  - A few states may honor Federal tax exemption with use of an individually billed Travel Charge Card. Visit <http://policyworks.gov/org/main/mt/homepage/mtt/PERDIEM/StTaxexemp.shtml> for the list. If lodging in one of those states, print the state tax exemption form ahead of time, and take it with you. Even with the form, you may not be able to get the tax exemption.
  - Lodging tax is reimbursable and is not part of per diem.
  - To find out the approximate amount of the lodging tax for your TA, go to: [www.policyworks.gov/org/main/mt/homepage/mtt/perdiem/taxesa-c.htm](http://www.policyworks.gov/org/main/mt/homepage/mtt/perdiem/taxesa-c.htm).



## Before the Trip

**Cash Advance** - In accordance with Agency policy, you may obtain cash to cover all anticipated out-of-pocket cash expenses for the trip before you leave.

The preferred and most efficient method to obtain a cash advance is by using your Government Travel Charge Card to withdraw cash from an ATM machine.

1. The bank will charge the fee stated in your Cardholder Agreement.
2. The ATM may charge an additional fee, generally listed on the receipt.
3. Both fees are reimbursable on your travel claim.

**As a reminder, do NOT withdraw cash for personal use.**

**Airline tickets** - Unless your TMC/CTO mails airline tickets to travelers, pick up your airline tickets as close to the date of departure as possible. If your TMC uses e-ticketing, you will not get a ticket, only information about the reservation.

**Federal employees may now retain, for personal use, Frequent Flyer Miles, earned while on official Government travel.**

## Taking the Trip

Ensure that you take the following items on your trip:

- A Government issued picture ID card/badge or drivers license to get on the airplane.
- A copy of your travel authorization.
- The Government Travel Charge Card to pay for official travel expenses such as your hotel, car rental and meals.
- Personal cash or credit card to pay for personal expenses.
- Lodging tax-exempt forms.

**Records** - Keep a record of expenses by writing them down or saving receipts. Lodging receipts are required by all Agencies. Follow Agency policy with regard to other receipts.



## After the Trip - Fast Action Required

The form used to present your travel claim for expenses is often called a Travel Voucher (TV).

- Timing is critical - complete and submit the travel claim immediately, within 5 calendar days, after returning from official travel.
- Information - provide all necessary information and attach or submit receipts as required by your Agency.
- Follow up - do everything you can to speed your claim through the approval process. Know the sign-off process and follow-up.
- Reimbursement - set up direct deposit to your bank account ahead of time, so that you will not have to wait for a check to be mailed.
- Use the amount reimbursed by your Agency to pay the Travel Charge Card bill in full.
- Pay the balance on your Travel Charge Card bill in full before it becomes delinquent.

## PART TWO

### Introduction

Your Agency contracts with a commercial provider for Government Travel Charge Cards using the GSA SmartPay® contract. When traveling for the Government, use of the Government Travel Charge Card is mandatory, unless an exemption has been granted. The Travel Charge Cards contain identifiers to obtain negotiated Government discounts for airfare and tax exemption.

Government Travel Charge Cards are VISA or MasterCard brands and can be used at any location that accepts VISA or MasterCard credit cards, including internationally.

The Government Travel Charge Card may be used only for authorized official travel and authorized travel related expenses. Official travel expenses are transportation, lodging, meals and incidentals. **The Travel Charge Card may not be used for personal expenses at any time.** The Travel Charge Card may be electronically coded to be rejected at merchant locations DoD has determined are not necessary for conducting official travel. In addition, DoD based upon travel needs has set specific spending limits.

The Travel Charge Card will be in your name and must not be used by any other person. You are personally liable for all charges made on the Travel Charge Card. **Again, do not use your Government Travel Charge Card for personal expenses at any time.**

Visit [fss.gsa.gov/services/gsa-smartpay](https://fss.gsa.gov/services/gsa-smartpay) for additional information about the GSA SmartPay® contract.



## The Role of the A/OPC

The Agency/Organization Program Coordinator (A/OPC) is the primary liaison between you and the bank. The A/OPC:

- Provides you with the Travel Charge Card application form. Once you complete the application form, the A/OPC will submit the form to the bank for your Travel Charge Card.
- Answers questions on the proper use of the Travel Charge Card.
- Receives monthly reports to monitor delinquencies.
- Receives monthly reports to monitor for personal use and/or fraud.
- Can access information on all purchases by Cardholders within their assigned area.
- May request suspension and/or cancellation of a Travel Charge Card.
- Reports fraud and delinquency to management.
- Coordinates bank efforts for salary offset if necessary.

## Signing up for a Travel Charge Card

Fill out an application form provided by the bank that your Agency uses for Travel Charge Cards.

- Obtain an application from your A/OPC.
- Provide an address to which the Travel Charge Card and your bills will be mailed. At most agencies, this is your home address.
- Provide an identifier to activate the Travel Charge Card, and remember what it is.
- Based on Agency policy, will indicate if you will have ATM access. You can find this out from your A/OPC.
- Read the back of the application form or the page, which advises you of your responsibilities in accepting a Government Travel Charge Card.
- Be aware that:
  1. You are personally liable and responsible for all charges whether or not you are reimbursed by your Agency;
  2. Your credit rating can be affected if the account has been cancelled;
  3. You may be subject to disciplinary action and/or salary offset for late payment.
  4. Annual training and testing is mandatory for all Government Travel Cardholders.



- Signatures on the application form are required by both you and your supervisor.
- Submit the signed application form to your A/OPC, who will verify it to make sure all necessary information is provided. Your A/OPC will then send it to the bank for processing.

## Receiving Your Travel Charge Card

You will receive your Government Travel Charge Card in the mail within 10 days from the time the application is submitted.

If you have ATM authorization, the bank will mail the PIN separately. You should receive it within a few days of receiving your Travel Charge Card. However, you may receive your PIN before you receive the Travel Charge Card.

When you receive the Travel Charge Card:

- Read the Cardholder Agreement. This is very important information.
- Sign the Travel Charge Card.
- Follow the instructions to activate the Travel Charge Card.
- Store the Travel Charge Card in a secure location until you are ready to travel.

## On Travel - Using Your Travel Charge Card

Use the Travel Charge Card only for authorized official travel expenses at any MasterCard or VISA merchant.

If your Travel Charge Card does not work, there may be several possible reasons to include:

- The transaction may be denied due to a DoD block. Call your A/OPC for advice or to get the block lifted. The bank cannot unblock a merchant category or raise your credit limit without approval from your A/OPC.
- The Travel Charge Card may be suspended or cancelled due to delinquent payment. If you recently paid the bill, it may not have posted yet, or there may be other payment problems. Call the bank's customer service representative for advice at 1-800-200-7056 or 1-757-852-9076 (collect) 24 hours a day/7 days a week.

## Using the ATM

1. Use the ATM feature of your Travel Charge Card to obtain cash for official travel expenses authorized on your travel authorization.
2. Cash advances should only be taken and used for expenses that are related to official Government travel.



- To find the nearest ATM, call the bank's customer service representative at the number on the back of the Travel Charge Card.
- When obtaining cash from the ATM, most machines will prompt you to select "cash" or "credit." Select "credit."
- DoD limits ATM use to a maximum dollar transaction over a specified period of time. The "Standard" Travel Card has a \$665.00 ATM cash advance limit per billing cycle. The "Restricted" Travel Card has a \$365.00 ATM cash advance limit per billing cycle. The credit limits are generally high enough to not adversely affect your travel.
- The bank charges a minimal fee for ATM use. The fee is listed in your Cardholder Agreement and is reimbursable.
- The ATM machine you use may charge an additional fee. It will be posted on the receipt and is also reimbursable.
- If you lose or forget the PIN number, you have to apply for a new one. Call the bank at 1-800-200-7056 or 1-757-852-9076 (collect) 24 hours a day/7 days a week. Bank personnel are not able to look up the PIN for you.
- **Do not** use the ATM on your Travel Charge Card to obtain cash for personal expenses.

## Customer Service/Help

All GSA SmartPay® banks have a toll-free customer service number listed on the back of your Travel Charge Card. The customer service staff at the bank has your account history available electronically and can answer many questions about use of your Travel Charge Card.

If your Travel Charge Card declines at a point of sale while you are traveling, call bank customer service at 1-800-200-7056 or 1-757-852-9076 (collect) 24 hours a day/7 days a week. If the decline is due to an electronic block placed on Travel Charge Cards by your Agency, you will need to call the Agency A/OPC to resolve the situation.

Customer service representatives can help locate the nearest ATM or branch bank.

## The Travel Charge Card Bill

You will receive a billing statement from the GSA SmartPay® bank once a month when using a Government Travel Charge Card.

- The bill will be issued for all travelers in your Agency on the same date each month. The DoDEA billing cycle ends on the 23<sup>rd</sup> of each month. The amount listed on the billing statement becomes due on the 17<sup>th</sup> of the month following the end of the billing cycle.
- When you receive the billing statement, verify all of the charges listed. (Instructions follow on how to handle questioned charges.)



- The full amount of undisputed transactions is due to the bank on the billing due date indicated, whether or not you have been reimbursed by your Agency. There is no minimum payment that can be made to keep the account from becoming overdue. In addition, if payment is not received in a timely manner, you may lose your charging privileges, which may adversely affect your ability to perform your job responsibilities.

When paying:

1. Use the envelope provided by the bank.
2. Include the tear-off portion of the statement so that the amount you send will be posted to the correct account.
3. If you use an electronic bill paying service, make sure it is set up with the correct account number, and find out how many days it will take for the payment to reach the bank. Some networks send a check, so knowing the time frame is important to avoid delinquency. The key is setting it up correctly. If your Travel Charge Card account number changes for any reason, don't forget to update the bill paying service.
4. If you mail a check, make sure the check is good. The banks charge a returned check fee, which is not reimbursable, and your Travel Charge Card may be cancelled for multiple returned checks.

**Note:** If you have no outstanding transactions at the billing cycle date, you will not receive a bill. When you pay all outstanding charges, you will receive a statement the next month to reflect the payment.

## Questioned Charges

If there are charges on your billing statement that you do not recognize, call the merchant first, and ask for clarification. Act promptly, so that you will have the necessary information before payment is due.

- If you need help identifying the merchant, call your bank's customer service number.
- If the charge is erroneous, generally the merchant will reverse it, and it will appear as a credit on your next billing statement. Before paying your bill, check with the bank's customer service representative to see if the credit has posted. If so, deduct the amount from your payment. If there has been sufficient time for the merchant to reverse the charge, and the credit has not posted, file a dispute form ([see below](#)).
- If the merchant says it is a legitimate charge to your account, ask for proof, such as a signed receipt. Request that it be faxed to you. If, after receiving the information from the merchant, you do not agree that it is a legitimate charge, file a dispute form ([see below](#)).

## Disputed Charges

**Disputable charge examples:** double billings, charges to your account that belong to another account.



**Non-disputable charge examples:** sales tax, shipping, returned or unused airline tickets. Most of the time, airline tickets are purchased by the TMC/CTO using the centrally billed account, so the amount will never appear on your Travel Charge Card. If you purchase airline tickets using your own individually billed account, and you return the tickets, the airline will issue a credit against your account.

- If you have a disputed charge on your account and are not able to resolve it with the merchant, complete and submit a dispute form available from:

1. Your A/OPC;
2. The bank's customer service representative;
3. On the reverse side of the bank's monthly billing statement.

- If you have discussed the disputed charge with the merchant and expect resolution, give the merchant time to reverse the charge before filing a dispute, which may result in a double credit to the account and create more problems in resolving it. If you act promptly, the merchant should be able to submit the credit before your next billing statement, and the discrepancy will be resolved.

**DO** fill out and submit the dispute form:

1. If you think the charge is disputable and enough time has elapsed to have received the credit;
  2. Within 60 days from the date that the erroneous charge first appeared on your billing statement;
  3. If the merchant does not assist you in identifying the charge from the start.
- You relinquish your right to recover a disputed amount if you do not dispute it in writing within 60 days from the date that the erroneous charge first appeared on your billing statement.
  - Don't forget to sign and date the dispute form.
  - Once you have sent the dispute form to the bank, delinquency of the disputed amount will be held in abeyance until the matter is resolved.
  - Payment on all other undisputed charges must be made on or before the billing due date.

## International Use

Your Travel Charge Card may be used for official international travel at any merchant who accepts VISA or MasterCard.

- You may obtain foreign currency from a bank or ATM using the Government Travel Charge Card.
- Foreign currency transactions will be converted to U.S. dollars using a favorable conversion rate in existence at the time the transaction is processed. Processing may or may not take place on the date of the transaction, and the rate may differ from day to day.



## **Change of Address**

Notify the bank immediately in any of these ways:

- On the form the bank provides with their billing statements (back of page 1);
- Calling the toll free customer service number at 1-800-200-7056 or 1-757-852-9076 (collect) 24 hours a day/7 days a week; or
- Asking your A/OPC to submit it electronically

File a change of address form at your local post office so mail will be forwarded.

## **Lost or Stolen Travel Charge Card**

Report a lost or stolen Travel Charge Card promptly to:

- The bank (call the number in your Cardholder Agreement or the customer service number 1-800-200-7056 or 1-757-852-9076 (collect) 24 hours a day/7 days a week;
- Your A/OPC; and
- Your supervisor.

Once you have reported your Travel Charge Card lost or stolen, your account will immediately be cancelled.

Cooperate with bank representatives in providing as much information as possible surrounding the loss or theft.

The bank will mail a new Travel Charge Card to you within 7 to 10 business days. You do not need to reapply. You will receive a new account number.

You will only be responsible for those valid charges made before the Travel Charge Card was reported lost or stolen. The liability for a lost or stolen Travel Charge Card shall not exceed the lesser of \$50 or the amount of money, property, labor, or services obtained before notification to the bank.

Any previous authorized activity, disputed and undisputed, will be transferred to the new account number

## **Payment of the Travel Charge Card Bill**

### **Payment Due Date**

- Payment for all undisputed charges must be made in full by the statement billing due date, which is 25 to 30 days after the closing date on the statement, depending on the bank. The due date is printed on the bill.



## Past Due

- Under the GSA SmartPay® contract, an account is considered past due if payment for the undisputed principal amount has not been received 45 calendar days from the closing date on the statement of account in which the charge appears.

### **Consequences:**

- Bank representatives will notify you with letters and telephone calls.
- Your A/OPC is notified that the amount is past due.
- Your supervisor may also be notified.

## Suspension

- An account will suspend if payment of the full amount of undisputed charges is not received and posted by the bank within 61 calendar days after the due date on the statement.

### **Consequences:**

- You will be unable to use the Travel Charge Card.
- Bank representatives will notify you with letters and telephone calls.
- Your A/OPC will be notified.
- In many Agencies, higher level officials are notified.
- The suspension will count towards the two suspensions, which will result in cancellation of the Travel Charge Card when it becomes delinquent a third time.

## Cancellation

An account may be cancelled if:

- It has been suspended two times during a 12-month period for undisputed amounts and is past due again (45 calendar days from the closing date on the statement of account in which the charge appears); or
- It is past due for undisputed amounts at 120 calendar days past the closing date on the statement in which the charge appeared; or
- The Travel Charge Card is used for other than authorized purchases and cancellation is approved by the A/OPC.
- The A/OPC and/or GSA SmartPay® Contracting Officer reserves the right to cancel an individually billed account under his/her purview and shall document the reasons for the cancellation.



***Consequences:***

- You will be unable to use the Travel Charge Card, and it will not be reinstated.
- Your ability to do your job may be affected if you are not able to travel and obtain Government discounts.
- The cancellation will likely be reported to your manager/supervisor and to your human relations officer.
- The cancellation may result in a personnel action such as a notice or letter being placed in your official personnel record.
- The cancellation will be reported to credit bureaus, and your personal credit rating may suffer.
- A late fee may be imposed on the uncollected balance.
- The bank may begin collection actions.
- You may be liable for fees related to collection actions.
- The bank may request salary offset from your Agency.
- At 180 days past due, the bank writes off the account as a bad debt, and credit bureaus are again notified.

