



**United States Department of the Interior**  
**OFFICE OF THE SECRETARY**

National Business Center - Denver  
Payroll Operations Division  
PO Box 272030  
Denver, Colorado 80227-9030

IN REPLY REFER TO:

NOVEMBER 1, 2000

«SSN»

«F\_NAME» «M\_NAME» «L\_NAME»  
«STREET1»  
«STREET2»  
«CITY», «STATE» «ZIP»

Subject: Notification of Intent to Offset Wages Due to Delinquent Bank of America Charge Card Account

Dear Sir/Madam:

Payroll Offset Requested by Bank of America.

This is to advise you that Bank of America has requested the Payroll Operations Division to offset your pay for a delinquent government charge card account balance in the amount of \$«DEBT\_AMT». This amount may increase for authorized late charges assessed by the Bank of America. The delinquent balance excludes any disputed transactions which are still pending.

Enabling Authority.

The Travel and Transportation Reform Act of 1998 authorizes the Department to offset up to 15% of your disposable pay at the request of the charge card contractor to collect delinquent balances.

Disposable pay, for this purpose, is defined as your biweekly gross pay less deductions required by law, i.e., retirement, Thrift Savings Plan, federal, state, local taxes, Medicare, OASDI, regular life insurance and health benefit premiums, and any debt owed to the United States Government.

Your Rights.

The purpose of this letter is to give you 60 days notice of impending salary offset, and provide you with an opportunity to exercise your "due process" rights. As such, you have the right to:

- 1) obtain copies of records related to the delinquency from the Bank and the Department,

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- 2) dispute the claim in writing and request Bank of America to review its decision to pursue collection of the debt from your Federal salary, or
- 3) make a written repayment agreement directly with Bank of America.

If you wish to exercise any of these rights, please contact a representative of Bank of America directly at 1-800-472-1424 (domestic), 1-800-672-0779 (TTY/TDD access) 1-757-472-4124 (international collect call), and if you elect to dispute the claim it must be done in writing. We suggest that you document phone calls, keep copies of any correspondence, and/or evidence of payment to Bank of America. Any changes or amount adjustments regarding the delinquent charge card balance offset must be reported to us by Bank of America.

Also, if your charge card balances are delinquent as a result of not receiving reimbursements for one or more travel vouchers that were filed timely, please contact your Finance Office to determine the status of the voucher(s), and inform this Office in writing the name and phone number of your approving official or Finance Office contact to verify a travel reimbursement delay. Travel vouchers are considered timely when a proper voucher is filed within five business days after completion of the travel (or 30 day segment if on extended travel). The Department's processing of the voucher and payment is considered timely if paid within 30 days.

#### Effective Date.

Payroll deductions will begin the first pay period ending 60 days after the date of this letter unless you resolve the matter prior to that date. The deduction will continue until the total amount shown above, as well as any additional late charges, are paid-in-full or we are notified by the Bank of America to stop collection action.

#### Identifying Offset on Your Leave and Earnings Statement.

The amount deducted in any single pay period will be limited to 15% of your disposable pay. The deductions for the offset will show on your Leave and Earnings Statement as "PRIV DEBT RECOV".

#### Option to Accelerate Repayment.

If you wish to authorize a larger salary offset in order to accelerate the payment of this debt, please submit a written request to: Department of the Interior, National Business Center, Payroll Operations Division, D-2640, Attention «NAME», 7301 W. Mansfield Avenue, Denver, CO 80235. Your request should specify a percentage of disposable pay or a specific dollar amount.

#### Available Stress Counseling.

The Employee Assistance Program (EAP) is available to employees who wish to seek counseling due to stress caused by personal financial problems. This service is voluntary and confidential. For further information on the EAP, please contact your servicing personnel office for the phone number and nearest location for counseling.

If you have questions regarding our process in this matter, please contact «NAME» at «PHONE».



