



DEPARTMENT OF THE NAVY
OFFICE OF THE ASSISTANT SECRETARY
(FINANCIAL MANAGEMENT AND COMPTROLLER)
1000 NAVY PENTAGON
WASHINGTON, DC 20350-1000

January 30, 2001

John E Doe
329 Long Road
Washington, DC 21012-3004

Dear John E Doe:

Bank of America, the Department of the Navy's (DON) travel card provider, indicates that your travel card account is currently more than 60 days overdue. If you have recently paid this outstanding balance, please disregard this letter. If you believe that there is an error regarding your account status, please contact your Command Agency Program Coordinator (APC) and Bank of America immediately to resolve any issues.

Because of the seriousness of the delinquency problem, Bank of America recently alerted us that it intends to take stronger actions, including reports to credit bureaus on delinquent individuals. I hope that this advance notice will allow you to take immediate action before these actions take place. As government employees, and more importantly, as representatives of the people of the United States of America, it is our duty and responsibility to satisfy in good faith our just financial obligations. Not doing so creates a poor reflection on yourself and on the Naval establishment as a whole.

For those having difficulty paying the full balance owed, Bank of America may be able to work with you to arrange a payment plan. If appropriate, I recommend that you discuss this situation with your Command financial counselor. Both the DON and Bank of America are committed to reducing this delinquency problem. I strongly encourage you to contact Bank of America to discuss your situation.

For further information regarding the travel card program, or if you believe the bank is mishandling your account, please contact the Navy Component Program Manager, Thomas Murray, at 202-685-6734 or Darrell Mak at 202-685-6735. Thank you for your immediate attention in resolving this issue.

Sincerely,

A handwritten signature in cursive script, appearing to read "Charles P. Nemfakos", is written over the typed name.

CHARLES P. NEMFAKOS
Senior Civilian Official