

# Citi Government-Wide Shutdown Plan

## Federal Government “Shutdown” Overview - Frequently Asked Questions

To assist you during the U.S. Federal Government shutdown that occurred on MMDDYY, Citi has developed a plan to help you and your cardholders.

Citi is dividing the population of IBA cardholders into three segments based on their status as of midnight, MMDDYY and will manage them using the guidelines below. **These actions will be applied for the duration of the shutdown and for up to 10 days after resumption.**

Individually Billed		
Open for Use	Suspended	Cancelled
<ul style="list-style-type: none"> <li>Accounts will remain open for use unless an agency chooses otherwise</li> <li>Accounts will age, but not to suspension</li> <li><b>No new late fees will be charged</b></li> </ul>	<ul style="list-style-type: none"> <li>Accounts will age, but not to cancellation status Collection efforts will continue as usual</li> <li>Accounts will not cancel</li> <li><b>No new late fees will be charged</b></li> </ul>	<ul style="list-style-type: none"> <li>Collection efforts will continue as usual</li> <li>Accounts will continue to age through the aging process until payment is made</li> <li>Late fees will be charged</li> </ul>

Cardholders are encouraged to make payments as soon as possible.

1. Will Cards Continue to Work as Usual?	<ul style="list-style-type: none"> <li>Yes, Citi will continue to allow cardholders to utilize their cards during the shutdown. However, A/OPCs have the ability to lower credit limits or temporarily disable cards</li> <li>In the event a traveller qualifies as a “stranded cardholder,” Citi will adhere to our existing do-not-strand policy, which requires a cardholder to be away from home and have experienced a decline at the point of sale</li> </ul>
2. When will Payments be Due?	<ul style="list-style-type: none"> <li>Citi advises that payments be made as soon as possible</li> <li>Cardholders will continue to receive statements as usual</li> </ul>
3. <b>Will Citi Charge Late Fees During the Shutdown?</b>	<ul style="list-style-type: none"> <li>Citi will not assess late fees on current, delinquent or suspended accounts during the period of the shutdown for those individually billed cardholders whose payment and travel voucher processing has been delayed or otherwise affected by the shutdown</li> <li>Normal business procedures will continue for accounts that have been cancelled prior to shut down. Late fees will continue to be charged for accounts cancelled prior to the government shutdown</li> <li>Normal business procedures will also continue for accounts at agencies that have not been affected by the shutdown</li> </ul>
4. How is Citi Handling the Accounts that were in a Suspended Status Prior to the Government Shutdown?	<ul style="list-style-type: none"> <li>Citi has identified accounts that are in a suspended status as of MMDDYY. This programming will allow Citi to re-apply the dollar amounts that are scheduled to move the account to a cancelled status to remain in a suspended status</li> <li>Suspended accounts will continue to age but will not move into cancellation status.</li> <li>This feature essentially keeps the dollar amount in a suspended card status giving the cardholder a new 30 days in the suspended status where the aging of the account will continue until their next cycle</li> <li>Citi will be waiving late fees for these accounts until 10 days after the government shutdown is over.</li> </ul>
5. <b>How are Centrally Billed/Liability Accounts being Handled During the Shutdown?</b>	<ul style="list-style-type: none"> <li>Citi will not suspend any account that was in good standing prior to the government shutdown</li> <li>We will be monitoring these accounts and will not allow an account to suspend</li> <li>Centrally billed accounts will need to pay Prompt Payment Interest according to guidelines set by the Federal Government</li> </ul>

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<p>6. What is the Impact to Reporting During the Shutdown?</p>	<ul style="list-style-type: none"> <li>• Data will continue to flow as usual into Citi's EAS</li> <li>• For the Open-for-Use accounts that Citi is not moving to a suspended status, their dollars will continue to appear in the existing days-past-due status for delinquency reporting. The dollars in this days-past-due status will continue to get larger as the shutdown continues</li> <li>• For the Suspended accounts that Citi is not moving to a cancelled status, their dollars will continue to appear in the existing suspended days-past-due status for delinquency reporting. The dollars in this suspended days-past-due status will continue to get larger as the shutdown continues</li> </ul>
<p>7. What if My Agency is Not Impacted by the Shutdown?</p>	<ul style="list-style-type: none"> <li>• Citi will continue in a business-as-usual fashion for all such accounts</li> </ul>
<p>8. How is My Rebate Impacted During the Shutdown?</p>	<ul style="list-style-type: none"> <li>• Rebates will continue to be handled in a business-as-usual fashion</li> </ul>
<p>9. What Happens to My Account after the Government Shutdown is lifted?</p>	<ul style="list-style-type: none"> <li>• Citi's actions will be determined by your agency's cycle date             <ol style="list-style-type: none"> <li>1. If your cycle day is greater than 10 calendar days from when the shutdown is lifted Citi will not take further action on the account and it will continue to age in a business as usual fashion</li> <li>2. If your cycle day is less than or equal to 10 calendar days from when the shutdown is lifted, Citi will provide your agency/accounts additional processing as if we were operating in the shutdown</li> </ol> </li> </ul> <p>Note: For those affected agencies with IB accounts which have cycled during the shutdown, Citi has given those accounts that were moving to suspension or cancellation an additional 10 days to prevent them from suspending or cancelling.</p>