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May 22, 2026

Mrs. Jane Fraser
Citigroup, Inc.
388 Greenwich Street
New York, NY 10013

Dear Mrs. Fraser:

I am writing regarding employees of the U.S. Department of Homeland Security (DHS) who have suffered negative marks on their personal credit reports due to the partial federal government shutdown of DHS which began on February 14, 2026, and ended on April 30, 2026. During the record-breaking 76-day shutdown, federal employees at DHS were unable to make payments on government travel cards used for their official duties that are in their own names, harming their personal credit through no fault of their own.

The U.S. General Services Administration routinely provides credit cards to federal workers to cover expenses incurred in the course of their duties, including travel and lodging expenses.¹ As you know, Citi issues travel cards for DHS employees. These cards are in the employee's own name and tied to their personal credit. Cardholders are responsible for all purchases made on the cards and are reimbursed by the federal agency they work for. While this system is designed to be beneficial to both the employee and the federal government, it can have unintended consequences.

The partial federal government shutdown of DHS that began on February 14 impacted over 260,000 federal workers across a range of agencies, including the U.S. Secret Service and the Transportation Security Administration (TSA). Many of these employees hold government travel cards that they use frequently for everything from carrying out inspections to traveling with the president's personal protective detail. Frontline Transportation Security Officers at TSA spend over \$5 million a month collectively on travel-related expenses.²

During the shutdown, DHS was unable to process reimbursements on these credit cards. However, over 90% of DHS employees were required to continue to work and incur expenses on their cards during the shutdown, as their work is critical to U.S. national security and cannot go

¹ General Services Administration. (2025, June 26). *Travel charge card/account*. GSA. Retrieved May 21, 2026, from <https://www.gsa.gov/travel/plan-a-trip/travel-charge-cardaccount>.

²Sganga, N. (2026, April 23). "A breaking point": Inside the 68-day DHS shutdown. *CBS News*. <https://www.cbsnews.com/news/dhs-shutdown-breaking-point/#lamansiC3B3nvipavel-charge-cardaccount>.

undone.³ As a result, employees incurred charges on credit cards in their name that they had no way of paying off through no fault of their own. As the shutdown stretched on, late payments became over 60 days past due, triggering negative information to be reported to the credit bureaus. This resulted in harm to employees' personal credit reports credit scores at a time of already intense financial stress.

I understand and acknowledge that Citi is not responsible for creating this issue. In fact, Citi has previously made deliberate efforts to assist federal workers impacted by government shutdowns, which I have applauded. These efforts make a significant difference to the federal workers and their families who have struggled immensely throughout this shutdown.

Now that the shutdown has ended and DHS will be able to reimburse their employees, I respectfully request that Citi continue their commendable work to support federal workers by ceasing to report negative information regarding late payments on DHS credit cards to the credit bureaus. This will remove a significant burden for DHS employees who have suffered harm to their personal credit for failing to pay off government cards they had no way of paying for 76 days.

I sincerely appreciate your time and attention to this issue. If Citi is unable to accommodate this request due to any federal statute, regulation, contract, or similar concern, please let me know. I also welcome the opportunity to discuss this issue further with you. Please feel free to contact my office at any time.

Thank you for your work on behalf of the federal workforce.

Sincerely,



Suhas Subramanyam
Member of Congress

³ Gold, M. (2026, April 21). D.H.S. Will Run Out of Money for Paychecks in May, Secretary Says. *The New York Times*. Retrieved May 21, 2026, from <https://www.nytimes.com/2026/04/21/us/politics/homeland-security-tsa-paychecks-mullin.html>.