Exhibit (600)-40.7

Actions to be Taken for Cardholders Who Appear on Citibank's Monthly Delinquency Report Multiple Times Within a 12-Month Period

Actions	1-30 Days Past Due				
	First Occurrence	Second Occurrence	Third Occurrence	Fourth Occurrence	Fifth Occurrence
Action 1: TIGTA HR sends an email notification to the cardholder regarding his/her account's delinquent status and instructs the cardholder to make payment immediately. The notification includes a reminder that payment is timely due, even if reimbursement is not received from the Government (as required by the FTR); a reminder that Citibank places accounts in a pre-suspension status when 31 days past due; the methods of payment; and contact information. The HR Deputy Director is notified.	X				
Action 2: TIGTA HR sends an email notification, repeating information in **Action 1.** Cardholder is reminded that this is the second time the account has been past due within a 12-month period. A copy of the Cardholder's Agreement is included. Cardholder is also informed that his/her first-line manager will be notified if there is a third occurrence.		X			
Action 3: TIGTA HR sends an email notification, repeating information in **Action 1**. Cardholder is reminded that this is the third time his/her account has been past due within a 12-month period. A copy of the Cardholder's Agreement is included. The first-line manager and HR Deputy Director are copied on the email. The HR Deputy Director sends an email to the first-line manager requesting that he or she direct the cardholder to make payment immediately, and refers the matter for appropriate disciplinary action against the employee. The HR Director and Chief Counsel are copied on the email.			X		
Action 4: TIGTA HR sends an email notification, repeating information in **Action 1**. Cardholder is reminded that this is fourth time his/her account has been past due within a 12-month period. A copy of the Cardholder's Agreement is included. The first-line manager and HR Deputy Director are copied on the email.				X	
Action 5: TIGTA HR Deputy Director sends an email to the cardholder's second-line manager requesting him/her to direct the employee to make payment immediately, and referring the matter for appropriate disciplinary action against the employee. The first-line manager, HR Director and Chief Counsel are copied on the email.				X	
Action 6: TIGTA HR Deputy Director sends an email to the cardholder's second-line manager, directing him/her to instruct the employee to make payment immediately.					X
Action 7: TIGTA HR Director sends an email or memorandum to the appropriate Function Head informing him/her of the cardholder's history of repeat delinquencies and referring the matter for appropriate disciplinary action. First and second-line managers and Chief Counsel are copied on the email or memorandum.					X

Exhibit (600)-40.7

Actions to be Taken for Cardholders Who Appear on Citibank's Monthly Delinquency Report Multiple Times Within a 12-Month Period

Actions	31-60 Days Past Due		
	First Occurrence	Second Occurrence	Third Occurrence
Action 1: TIGTA HR sends an email notification to the cardholder regarding his/her account's delinquent status and instructs the cardholder to make payment immediately. The notification includes a reminder that payment is timely due, even if reimbursement is not received from the Government (as required by the FTR); a reminder that Citibank has placed his/her account in a pre-suspension status, or has been suspended if applicable (card may be suspended after 36 days delinquency); the methods of payment; and contact information. No new charges can be placed on the account once it has been suspended. The HR Deputy Director is notified. If applicable, cardholder is reminded that his/her account has been previously past due within a 12-month period (provide the number of times). A copy of the Cardholder's Agreement is included in the email. The TIGTA HR Deputy Director sends an email to the first-line manager asking him/her to direct the cardholder to make payment immediately, and refers the matter for appropriate disciplinary action against the employee. The TIGTA HR Deputy Director notifies the first and second-line managers, TIG	X		
Action 2: TIGTA HR sends an email notification, repeating information in **Action 1**. Cardholder is reminded that this is the second time his/her account has been past due within a 12-month period. TIGTA HR Deputy Director sends an email to the cardholder's second-line manager, requesting him to direct the employee to make payment immediately, and refers the matter for appropriate disciplinary action against the employee. The first-line manager, HR Director and Chief Counsel are copied on the email.		X	
Action 3: TIGTA HR sends an email notification, repeating information in **Action 1**. Cardholder is reminded that this is the third time his/her account has been past due within a 12-month period. The first and second-line managers and HR Deputy Director are notified.			X
Action 4: TIGTA HR Director informs Function Head of cardholder's history of repeat delinquencies and recommends lowering the cardholder's credit limit to $500 for a period to be determined by HR Director and functional management. First and second-line managers are copied on the informational email or memorandum to the Function Head.		X	X
Action 5: Suspension of the Account - When account is 36 days delinquent, TIGTA HR will notify the cardholder, first and second-line managers, and Function Head that the account has been suspended. Cardholder is reminded that suspension of the card does not remove his/her obligation to pay the balance due. (Citibank will reinstate the account after payment has been received.) TIGTA HR Deputy Director sends an email to the cardholder's second-line manager, requesting him to direct the employee to make payment immediately, and refers the matter for appropriate disciplinary action against the employee. HR Deputy Director and Chief Counsel will be copied on this notice.	X	X	X
Action 6: If Citibank denies reinstatement of the account, HR Deputy Director, functional management and Chief Counsel should meet to discuss how the situation should be handled.			X

Exhibit (600)-40.7

Actions to be Taken for Cardholders Who Appear on Citibank's Monthly Delinquency Report Multiple Times Within a 12-Month Period

Actions	61-90 Days Past Due	90-120 Days Past Due	121-150 Days Past Due	151-180 Days Past Due	181+ Days Past Due
	First Occurrence	First Occurrence	First Occurrence	First Occurrence	First Occurrence
Action 1: TIGTA HR Director informs Function Head of delinquency and refers the matter for appropriate disciplinary action against the employee. First and second-line managers and Chief Counsel are copied on this informational email or memorandum.	X	X	X	X	X
Action 2: TIGTA HR sends email to cardholder, first and second-line managers, and Function Head stating that the account has been suspended and that it will be cancelled at 101 days past due (and provide the date).	X				
Action 3: Pre-cancellation of Account - TIGTA HR sends email to cardholder, first and second-line managers, and Function Head informing them that the account is in a pre-cancellation status. Citibank will close the account when it is 101 days past due (provide a date). Function Head, HR Deputy Director, and Chief Counsel are copied on the email.		X			
Action 4: Cancellation of Account - TIGTA HR sends email notification to the cardholder, first and second-line managers, and Function Head informing them that the account has been cancelled by Citibank. Cancellation of the card does not remove the cardholder's obligation to pay the balance due. HR will include documentation that the cardholder must provide to Citibank to have them consider reinstatement of the account. Citibank's decision on reconsideration will be final. Function Head, HR Deputy Director, TIGTA Security Officer and Chief Counsel are copied on the email.		X			
Action 6: If Citibank denies reinstatement of the account, HR Deputy Director, functional management and Chief Counsel should meet to discuss how the situation should be handled.		X	X		
Action 7: TIGTA HR will follow up 60 days after cancellation to determine if overdue balance was paid. Results of follow up will be sent to the Function Head with copies to the Security Officer and Chief Counsel.				X	