



# **IMCOM-Europe**

# **RETIREE**

# **BULLETIN**



**VOLUME III** **December 2008**

Produced by Retirement Services Office, IMCOM-Europe  
ATTN: IMEU-HRD-M-RSO, Unit 29055,  
APO AE 09081-9055

*Expires 1 year from the date of publication.*

The IMCOM-Europe Retiree Bulletin is an authorized periodical published in accordance with AR 600-8-7 by IMCOM-Europe (IMEU-HRD-M-RSO), Unit 29055, APO AE 09081-9055.

Telephone: DSN 379-6080 or civilian 06202-80-6080.

E-mail: [rsoae@eur.army.mil](mailto:rsoae@eur.army.mil).

Website: <https://www.rsoae@eur.army.mil>.

The Director, IMCOM-Europe, has determined that publication of this newsletter is necessary in the transaction of public business as required by law. Use of funds for printing this publication was approved by IMCOM-Europe on 1 December 2008 in accordance with AR 25-30. Its purpose is to provide information and guidance on laws, regulations, and policies affecting retirees and their Family members or survivors in Europe. The views and opinions expressed in this bulletin are not necessarily those of the Department of the Army, USAREUR, or IMCOM-Europe.

COMMANDER AND EDITORIAL STAFF

General Carter F. Ham

Commanding General, USAREUR

Ms. Diane M. Devens

Director, IMCOM-Europe

Mr. Michael L. Malone

IMCOM-Europe Retirement Services Officer/Editor

FOR THE DIRECTOR:



GLEN L. SNOW

Chief, Personnel

Services Support

---

Dear Retirees, Family Members, and Annuitants:

The garrison Retiree Appreciation Days (RADs) were really successful this year, and we plan on continuing and improving them in the coming year. Look for a representative from the Defense Finance and Accounting Service-Cleveland to be at a location near you next year. We are scheduling RADs for different locations in April and October 2009.

Sincerely,



MIKE MALONE

IMCOM-Europe RSO



---

---

# IMCOM-EUROPE RETIREE BULLETIN

---

---



December 2008

---

---

## CONTENTS

|  |   |
|--|---|
| USAG Schweinfurt and USAG Stuttgart April 2009 RADs.....                     | 3 |
| USAG Ansbach and USAG Vicenza RADs Are Planned for 6 and 12 June 2009 .....  | 3 |
| USAG Heidelberg and USAG Grafenwöhr RADs in October 2009.....                | 3 |
| Recent RADs and Health Fairs.....  | 3 |
| Army in Europe RAD Hosted by USAG Baden-Württemberg on 15 November 2008..... | 4 |
| DFAS-Cleveland Representative's October 2008 Visit.....                      | 4 |
| DFAS-Cleveland Representative's Next Visit to Europe.....                    | 5 |
| State Taxes .....  | 5 |
| TRICARE Claims.....  | 5 |
| COLA for Retired Pay and Social Security .....                               | 6 |
| TRICARE Dental Program in Europe as of October 2008 .....                    | 6 |
| VA Electronic Funds Transfer Program .....                                   | 6 |
| Who is Your Arrears Beneficiary?.....  | 7 |
| Survivor Benefit Plan Coverage – Is Your Spouse Covered?.....                | 7 |
| Spouse Death or Divorce.....   | 7 |
| Volunteering .....   | 7 |
| Facilities at Darmstadt, Dexheim, and Hanau Closed .....                     | 8 |



---

---

# IMCOM-EUROPE RETIREE BULLETIN

---

---



December 2008

---

---

## CONTENTS (continued)

|   |   |
|---|---|
| USAREUR Transformation in FY 09.....          | 8 |
| Retiree Bulletin by E-mail .....              | 8 |
| Looking for an RSO .....                      | 8 |
| Address Updates Are Your Responsibility ..... | 8 |
| List of IMCOM-Europe RSOs .....               | 9 |

## **USAG Schweinfurt and USAG Stuttgart April 2009 RADs**

The United States Army Garrison (USAG) Schweinfurt and USAG Stuttgart are planning Retiree Appreciation Days (RADs) in April 2009. USAG Stuttgart will conduct a RAD on 18 April 2009 in building (bldg) 2915 on Panzer Kaserne with registration from 0800 to 1300. USAG Schweinfurt will conduct a RAD on 25 April 2009 in bldg 40 on Conn Barracks. The Federal Benefits Unit, Frankfurt, will be available at both RADs to answer questions on social security and Veterans Administration (VA) matters. The Defense Finance and Accounting Service (DFAS)-Cleveland will have a representative available to conduct audits of retiree and annuitant accounts. The representative will also answer general pay questions. Both RADs will have the following representatives available: Army and Air Force Exchange Service (AAFES); Army Career and Alumni Program (ACAP); Army Community Service (ACS); customs; Defense Commissary Agency (DECA); identification (ID) cards; Installation Access Control System (IACS) cards; legal services; morale, welfare, and recreation (MWR); Red Cross; and voting. These two RADs are open to all retirees, annuitants, and Family members living in Europe. The Schweinfurt RSO may be reached at DSN 354-7033 or civilian 09721-96-7033. The Stuttgart RSO may be reached at DSN 431-2924 or civilian 07031-15-2924.

## **USAG Ansbach and USAG Vicenza RADs are Planned for 6 and 12 June 2009**

USAG Ansbach is planning a RAD on Saturday, 6 June 2009, on Katterbach Kaserne with local USAG services available. A DFAS-Cleveland representative will be present to conduct audits of retiree and annuitant accounts and answer pay questions. In addition, the Federal Benefits Unit, Frankfurt, will take part in the event and provide information to retirees and annuitants on social security and VA issues. Mr. Godard, the USAG Ansbach RSO, expects the event to be bigger and better than last year when approximately 90 people attended the event.

The Ansbach RSO may be reached at DSN 467-3301 or civilian 0981-183-3301.

USAG Vicenza will host a RAD on Friday, 12 June 2009. For the third straight year, USAG Vicenza will hold a RAD with local USAG services made available to retirees and their Family members. In addition, a representative from DFAS-Cleveland will be available to conduct audits of retiree and annuitant pay accounts. The Federal Benefits Unit, Rome, will also be available to answer questions on social security and VA issues. Other services will include the American Red Cross, ID cards, IACS, and passport and customs forms processing. The Vicenza RSO may be reached at DSN 634-7262 or civilian 39-0444-71-7262.

**NOTE:** Please check with your local RSO before the event to ensure the location or date has not changed due to military priorities.

## **USAG Heidelberg and USAG Grafenwöhr RADs in October 2009**

The USAG Heidelberg plans to conduct its next RAD on 17 October 2009, and USAG Grafenwöhr plans a RAD for 24 October 2009. Please mark your calendars. More details will be published in the June 2009 issue.

**NOTE:** Please check with your local RSO before any scheduled event to ensure location or date has not changed due to military priorities.

## **Recent RADs and Health Fairs**

**USAG Ansbach** hosted a RAD on 2 August 2008 at Katterbach Kaserne. The medical and dental clinics provided wellness screenings and services for retirees and their Family members. Other services were provided by AAFES, ACAP, ACS, credit union, ID-card processing, IACS-card processing, legal, MWR, Red Cross, voting, and other local associations. The USAG Ansbach RSO indicated that it was a great start, and that all who missed the event should note the date of

the next scheduled USAG Ansbach RAD on 6 June 2009.

**USAG Mannheim** hosted a health and dental RAD with approximately 200 attendees. Everyone was either seen or provided an appointment for a later date. The medical and dental staff provided wellness and dental screenings and classes on various health subjects. The staff performed over 130 wellness examinations and 65 dental cleanings as well as x-rays and screenings. The next scheduled health and dental RAD at USAG Mannheim is planned for sometime between August and October 2009.

**USAG Baumholder** also held a health and dental days RAD in September 2008 with approximately 40 retirees and annuitants attending. Wellness and dental screenings were provided. Another such event will be held at USAG Baumholder in 2009, based on the deployed unit schedule.

**USAG Benelux** held a RAD on 18 October 2008 at the SHAPE Events Center. The event featured ID-card services, IACS, and ration- and customs-card processing. The DFAS-Cleveland representative remained after hours to ensure all retirees and annuitants had the opportunity to audit their accounts. Ninety-eight percent of the errors found were corrected on the spot. USAG Benelux is planning another RAD for sometime in September or October of 2009.

**USAG Grafenwöhr** held a RAD on 25 October 2008 in bldg 244 with approximately 200 retirees and annuitants attending. A representative from the Federal Benefits Unit, Frankfurt, was available at the event to answer social security and VA questions. A pay representative from DFAS-Cleveland was also present for audits of retiree pay accounts. A health and dental fair was conducted at the health clinic. In addition, the following service representatives were available: AAFES, ACAP, ACS, customs, DECA, IACS cards, ID cards, legal services, MWR, Red Cross, and voting

services. USAG Grafenwöhr is planning another RAD for September or October of 2009.

### **Army in Europe RAD Hosted by USAG Baden-Württemberg on 15 November 2008**

**USAG Baden-Württemberg** held an Army in Europe RAD on 15 November 2008 at the Patrick Henry Village Pavilion in Heidelberg, Germany. Lieutenant General (LTG) Vollrath (Retired) was the guest speaker, and the USAREUR/7A Deputy Commanding General, LTG Speer, made the welcoming remarks. Approximately 300 retirees and Family members from across Europe attended the RAD this year.

The RAD event included representatives from various local USAG services and organizations with information booths. Also available were individual counseling booths, including a wellness clinic with TRICARE, audiology, managed care, dermatology, cancer prevention, internal medicine, nutritional care, occupational therapy, orthopedic and optometry clinics, pharmacy services, physical therapy, flu shot station, and medical library services. The dental clinic provided dental screenings on an appointment basis. A DFAS-Cleveland representative audited retiree-pay accounts and other pay issues for 46 people; legal services saw 12 people; the Federal Benefits Unit, Frankfurt, Social Security Services, helped 36 people; the VA representatives received approximately 40 claims and provided services to 58 retirees and annuitants; and ID card and IACS services helped over 20 people with new cards and installation-access services.

### **DFAS-Cleveland Representative's October 2008 Visit**

A representative from DFAS-Cleveland was in Belgium and Germany in October 2008 to conduct audits of retiree and annuitant pay accounts. Ninety-eight percent of the people audited had errors in their records that were

corrected on-the-spot. Many of the errors involved State taxes, arrears beneficiary, spouse date of birth, and former spouses still on items requiring a beneficiary.

The representative made stops in Ansbach, Bamberg, USAG Benelux, Grafenwöhr, Heidelberg, Kaiserslautern, Mannheim, Ramstein, Stuttgart, and Wiesbaden; and saw 191 people. Approximately \$108,610 in back pay and benefits was recovered.

The DFAS-Cleveland representative stayed until the last retiree was seen. No retiree or annuitant was turned away.

### **DFAS-Cleveland Representative's Next Visit to Europe**

A representative from DFAS-Cleveland will be back in Europe in April and June 2009. The following are the proposed locations and dates:

18 Apr 09 – Stuttgart, Panzer Kaserne (bldg 2915).  
20 Apr 09 - Ramstein RSO office (morning).  
20 Apr 09 - Mannheim central processing facility (CPF).  
21 Apr 09 - Kaiserslautern (TBD).  
22 Apr 09 - Wiesbaden Army Air Field (RSO office).  
23 Apr 09 – Heidelberg, shopping center (CPF).  
24 Apr 09 – Grafenwöhr, RSO office (bldg 244).  
25 Apr 09 – Schweinfurt, Conn Barracks, (bldg 40).

6 Jun 09 – Ansbach, Katterbach Kaserne.  
8 Jun 09 – Garmisch, Marshall Center.  
9 Jun 09 - Hohenfels (TBD).  
10 Jun 09 – Bamberg (bldg 2970).  
12 Jun 09 - Vicenza (TBD).

We are planning another visit in October 2009 and dates and locations will be posted in the June 2009 issue. Possible locations include Baumholder, Belgium, Grafenwöhr, Heidelberg, Ramstein, Stuttgart, Wiesbaden.

**NOTE:** Please check with your local RSO before the event to ensure the location or date has not changed due to military priorities.

## **State Taxes**

The representative from DFAS-Cleveland has indicated during his visits that many retirees are paying State taxes to States that do not tax all or some of military retirement pay or military disability retired pay. The following was taken from the Retired Military Almanac 2008:

### States with no personal income taxes:

|           |                |            |
|-----------|----------------|------------|
| Alaska    | New Hampshire* | Texas      |
| Florida** | South Dakota   | Washington |
| Guam      | Tennessee***   | Wyoming    |
| Nevada    |                |            |

\*Imposes tax on interest or dividend income.

\*\*Imposes an intangible personal property tax.

\*\*\*Imposes tax on certain dividend and interest income.

### States that exempt all military retired pay:

|           |               |                 |
|-----------|---------------|-----------------|
| Alabama   | Louisiana     | North Carolina* |
| Hawaii    | Massachusetts | Oregon *        |
| Illinois  | Michigan      | Pennsylvania*   |
| Kansas    | Mississippi   | Wisconsin       |
| Kentucky* | New York*     |                 |

\*If certain qualifications are met.

Twenty-nine States and the District of Columbia exempt all military disability retired pay if certain qualifications are met.

Your local legal center can give you information on all exempt States that have tax exemptions for retired or disability pay.

## **TRICARE Claims**

All bills and claims must reach the TRICARE claims center no later than 12 months after the first day you receive care. Claims for inpatient services must be received no later than 12 months after the day you leave the hospital. (Source: U.S. Army Medical Activity, Heidelberg)

## **COLA for Retired Pay and Social Security**

The cost of living allowance (COLA) for retired pay, Survivor Benefit Plan (SBP) annuitants, and social security will increase by 5.8 percent for 2009 if you have been retired or drawing social security for the complete year.

(Source: DFAS-Cleveland.)

## **TRICARE Dental Program in Europe as of October 2008**

A benefit that European retirees have been fighting for years has finally arrived: TRICARE Retiree Dental Enhanced – Overseas Program.

The TRICARE Retiree Dental Program (TRDP) has been the premier dental-benefits plan available to uniformed services retirees and their Families since it was introduced in 1998. Congress authorized enhancements to the TRDP in 2000 to provide a comprehensive scope of benefits that includes dental accident coverage as well as major services like crowns, bridges, dentures, and orthodontics. Additional services were added in October 2008, and eligibility for this expanded scope of benefits was extended to uniformed services retirees worldwide.

As is customary in communities outside the original TRDP service area, enhanced overseas TRDP enrollees will be required to pay in full at the time services are rendered and must submit their own TRDP claims to Delta Dental for reimbursement made in U.S. dollars, based on the exchange rate in effect at the time of service. Delta Dental does not send payment directly to dentists overseas.

Check with your local dental clinic for additional information and applications or go to the Delta Dental website at <http://www.trdp.org>.

## **VA Electronic Funds Transfer Program**

The VA has announced that the Electronic Funds Transfer (EFT) Program is now available in Germany. The EFT Program (also referred to as direct deposit) is a program that allows the

VA to electronically deposit your compensation, pension, or death-indemnity compensation-benefit payment into your account at your financial institution.

Here are some of the benefits the EFT program provides:

- **Convenience.** You will no longer have to make trips to your financial institution or wait in long lines to cash your monthly check.
- **Peace of Mind.** Your money will arrive on time. The money will be available to you on or before the first of every month.
- **Security.** You will not have to worry about your check being lost, stolen, or misplaced.
- **Savings.** Your money will be deposited in local currency at no cost to you, thus eliminating check-cashing and currency exchange fees.

A copy of the EFT form is attached to this bulletin for your use. Remember each section must be filled out (**use American numbers and the international bank account number (IBAN) must be 22 characters**). Ensure you sign the form. If a joint account, both account holders must sign. Mail the completed form to the address indicated at the bottom of the form.

The United Kingdom and Ireland will also be participating in the program. Attached at the back of this bulletin is a copy of the form for people in Germany. People living in the United Kingdom and Ireland should check with their Federal Benefits Unit at the embassies in their respective country for their proper form and information. (Federal Benefits Unit, Frankfurt, 24 October 2008.)

## Who is Your Arrears Beneficiary?

Who have you designated as your beneficiary for your last month's retirement pay? You do not know what day you will die; therefore, you should ensure that your arrears beneficiary information is current.

The back of your retiree account statement shows who will receive that money after your death. If you choose "order of precedence", then a legal office must review the case before the money is released. If you named an individual, that person will receive the money quicker. Remember, this is only for the last month's pay; therefore, only one or two people should be designated.

## Survivor Benefit Plan Coverage— Is Your Spouse Covered?

This office receives many inquiries about SBP coverage after a Soldier's death. Many spouses think they should receive an annuity from the Soldier's retired pay after death even if the Soldier did not enroll in the SBP coverage. **A surviving spouse will receive an annuity from the plan only if the Soldier elected SBP before retirement or during one of the five open seasons.** Information about SBP is on the Soldier's retiree account statement at the bottom of the front side of the enrollment form. If there is no information in the SBP block, the Soldier is not enrolled in the program and no annuity will be paid. Retiree account statements are mailed to the Soldier each year in December or January.

## Spouse Death or Divorce

During the visits in April and October 2008, the DFAS-Cleveland representative encountered retirees paying SBP premiums who had gotten divorced or whose spouse had died. Retirees whose spouse has died can stop SBP payments beginning with the date of death by sending a copy of the death certificate to DFAS-Cleveland. **Retirees who divorced can stop SBP payments by sending a copy of the divorce decree (in English) to DFAS-**

**Cleveland, if the decree does not include SBP benefits as part of the settlement.**

**Remember, the Government will refund only up to 6 years after the date of death or divorce.** All premiums paid into the SBP after the 6-year mark will be forfeited to the Government.

**Retirees who remarry have 1 year after the date of remarriage to restart SBP payments, if they were participating in SBP at the time of retirement or were not married.**

## Volunteering

If you are you volunteering in your USAG, are you receiving credit for the hours you work, including travel time to and from the event, preparation time, and time at the event? If not, you are not helping your USAG. Each USAG receives money for the number of volunteer hours recorded by the USAG volunteer coordinator. The amount is approximately \$17 per hour recorded. The hours retirees work on USAG retiree councils or in retiree-services centers in the USAG and the travel time to and from meetings and service centers count toward volunteer hours, and at the same time help your USAG get needed money to help improve services.

If you are volunteering in your USAG in any capacity, please have your USAG volunteer coordinator ensure the USAG records your time so that the USAG will receive money for that time.

Volunteers are needed to visit the warrior transition units in Heidelberg, Grafenwöhr, and Landstuhl. Retirees who were wounded in combat would be of great assistance to these units. They want to hear your experiences, so please volunteer.

## Facilities at Darmstadt, Dexheim, and Hanau Closed

Three facilities closed their gates for the last time in the summer of 2008: Darmstadt, Dexheim, and Hanau.

### USAREUR transformation in FY 09

- USAREUR headquarters plans to convert to Seventh Army Headquarters.
- V Corps Headquarters will inactivate.
- 1st Armored Division Support Command will inactivate.
- Other unit actions will take place in Ansbach, Baumholder, Heidelberg, Hohenfels, Kaiserslautern, Mannheim, Schweinfurt, Seckenheim, Stuttgart, and Wiesbaden, as USAREUR and IMCOM-Europe continue to transform.

These actions will reduce the U.S. Army size in Germany by approximately 390 personnel. This will include an increase of 30 Soldiers and a decrease of 186 civilian employees and 234 Family members. There will also be a decrease of approximately 111 local national employees.

Italy will lose 28 Soldiers and 26 Family members, and will add 11 civilian employees.

(Source USAREUR News Release 20080802, 28 August 2008)

### Retiree Bulletin by E-Mail

If you wish to receive the Retiree Bulletin by e-mail, please go to [https://aepubs.army.mil/ae/public/aepubs\\_main.asp](https://aepubs.army.mil/ae/public/aepubs_main.asp), click on *Retiree*, provide the information requested in the pop-up window, and click on *Submit*. This is a one-time registration. All future Retiree Bulletins will be sent to you automatically by e-mail. You will no longer receive paper copies in the mail. If you change your e-mail address, you must register again.

## Looking for an RSO

If you live outside Belgium, Germany, Italy, or the Netherlands and need to contact an RSO, contact Mike Malone at DSN (314) 379-6080 or civilian 49-6202-80-6080.

### Address Updates Are Your Responsibility

This bulletin is mailed using the addresses supplied by DFAS-Cleveland. All retirees and annuitants are responsible for maintaining a current address at DFAS as well as a current check address. **Use either a local civilian or APO address, but please do not combine the two.** To change your address, contact the appropriate center below:

Defense Finance and Accounting Service  
U.S. Military Retired Pay  
P.O. Box 7130  
London, KY 40742-7130  
Telephone: (800) 321-1080  
(216) 522-5955  
Fax: (800) 469-6559

U.S. Military Annuitant Pay  
P.O. Box 7131  
London, KY 40742-7131  
Telephone: (800) 321-1080  
(216) 522-5955  
Fax: (800) 982-8459

**NOTES:** 800 numbers are not toll-free when calling from Europe. You must dial "001" instead of "1" to call from Europe. **Ensure that the last four digits of your SSN and signature are on all faxed pages.** Addresses may also be changed online using MyPay.

Army Echoes and the AE Retiree Bulletin are now reaching most retired Soldiers in Europe. If you are not receiving them, please go to the MyPay website at <http://www.dfas.mil> to verify your address on file at DFAS.

## List of IMCOM-Europe RSOs

### GERMANY

#### **ANSBACH**

USAG Ansbach  
(RSO)  
Unit 28614  
APO AE 09177-8614  
Tel. 49-0981-183-3301  
rsoansbach@eur.army.mil

#### **BAMBERG**

USAG Bamberg  
(RSO)  
Unit 27535  
APO AE 09139-7535  
Tel. 49-0951-300-7514  
rsobamberg@eur.army.mil

#### **BAUMHOLDER**

USAG Baumholder  
(RSO)  
Unit 23746  
APO AE 09034-3746  
Tel. 49-06783-6-6080  
rsobaumholder@eur.army.mil

#### **GRAFENWÖHR**

USAG Grafenwöhr  
Unit 28130  
APO AE 09114-8130  
Tel. 49-09641-83-8539  
imae-graf.rso@eur.army.mil

#### **HEIDELBERG**

USAG Heidelberg  
(RSO)  
Unit 29245  
APO AE 09102-9245  
Tel. 49-06221-57-8399  
rsohd@eur.army.mil

### **KAISERSLAUTERN**

USAG Kaiserslautern  
(RSO)  
Unit 23152  
APO AE 09227-3152  
Tel. 49-0631-411-7333  
rsokl@eur.army.mil

### **MANNHEIM**

USAG Mannheim  
(RSO)  
Unit 29901  
APO AE 09086-9901  
Tel. 49-0621-730-2086  
rsoma@eur.army.mil

### **SCHWEINFURT**

USAG Schweinfurt  
(RSO)  
CMR 457  
APO AE 09033  
Tel. 49-09721-96-7033  
rso.schweinfurt@eur.army.mil

### **STUTTGART**

USAG Stuttgart  
(RSO)  
Unit 30401  
APO AE 09107-0401  
Tel. 49-07031-15-2924  
usag-s.rsc@eur.army.mil

### **WIESBADEN**

USAG Wiesbaden  
(RSO)  
Unit 29623  
APO AE 09096-9623  
Tel. 49-0611-705-5515  
rsowiesbaden@eur.army.mil

### BELGIUM

NATO/SHAPE Support Group  
(RSO)  
CMR 451  
APO AE 09708  
Tel. 32-65-44-4575  
rso.usagbenelux@eur.army.mil

### THE NETHERLANDS

USAG Schinnen  
(RSO)  
Unit 21602  
APO AE 09703-1602  
Tel. 31-46-443-7320  
rso.schinnen@eur.army.mil

### ITALY/AFRICA/MIDEAST

USAG Vicenza  
(RSO)  
Unit 31401  
APO AE 09630-1401  
Tel. 39-0444-71-7262  
rsovicenza@eur.army.mil

### IMCOM-EUROPE/OUT OF SECTOR

IMCOM-Europe  
(IMEU-HRD-M-RSO)  
Unit 29055  
APO AE 09081-9055  
Tel. 49-06202-80-6080  
rsoae@eur.army.mil



Department of Veterans Affairs

**EFT ENROLLMENT - GERMANY**

**IMPORTANT: Use this form to enroll in Direct Deposit (EFT) or to change information for an existing EFT account. Please read the Privacy Act Notice and Respondent Burden information on the back before completing this form.**

| SECTION 1 - PAYEE INFORMATION  | SECTION 2 - FINANCIAL INSTITUTION INFORMATION   |
|--|---|
| PAYEE NAME AND MAILING ADDRESS:<br><br><br>VA CLAIM NUMBER (Required)                      PAYEE NUMBER (Required)<br><br>VETERAN'S SOCIAL SECURITY NUMBER<br><br>NAME OF PAYEE (if different from PAYEE above):<br><br>SOCIAL SECURITY NUMBER OF BENEFICIARY (if different from PAYEE above): | NAME AND ADDRESS OF FINANCIAL INSTITUTION:<br><br><br><br><br>FINANCIAL INSTITUTION PHONE NUMBER (Include Country Code)<br><br>IBAN (Must be 22 characters) |

**SECTION 3- ACCOUNT INFORMATION  
 (FUNDS WILL BE DEPOSITED IN LOCAL CURRENCY ONLY)**

|  |  |
|--|--|
| TYPE OF ACCOUNT (Check one)<br><input type="checkbox"/> CHECKING<br><br><input type="checkbox"/> SAVINGS | ACCOUNT OWNERSHIP (Check one)<br><input type="checkbox"/> INDIVIDUAL ACCOUNT<br><br><input type="checkbox"/> JOINT ACCOUNT |
|--|--|

| SECTION 4 - PAYEE CERTIFICATION   | SECTION 5 -JOINT ACCOUNT HOLDER'S CERTIFICATION  |                                |
|---|--|--------------------------------|
| I CERTIFY that I have read and understand the information on the back of this form. I authorize the Department of Veterans Affairs to send my payment to my bank for deposit in the designated account. | I CERTIFY that I have read and understand the SPECIAL NOTICE TO JOINT ACCOUNT HOLDERS on the back of this form |                                |
| SIGNATURE OF PAYEE (Do NOT print)   | SIGNATURE OF JOINT ACCOUNT HOLDER (Do NOT print)   |                                |
| DATE SIGNED (Month, Day, Year)  | PHONE NO. (Include Country Code)   | DATE SIGNED (Month, Day, Year) |

**MAIL THE COMPLETED FORM TO:**

American Consulate General  
 Federal Benefits Unit  
 Giessener Strasse 30  
 60435 Frankfurt/Main  
 Germany 732

## IMPORTANT INFORMATION - PLEASE READ CAREFULLY

The Debt Collection Improvement Act of 1996, which was signed into law on April 26, 1996, required all Federal payments to be made by electronic fund transfer (EFT) beginning on January 1, 1999. The EFT requirement can be waived in situations where converting to EFT will impose an undue hardship. For more information about waivers, please contact the VA Regional Office shown below.

### TO ENROLL IN EFT PROGRAM OR CHANGE EXISTING EFT ACCOUNT

- Complete Sections 1, 2, and 3 on the front of this form.
- Sign your name in the Signature box under Payee Certification in Section 4.
- If you have a joint account, the co-account owner should sign the Joint Account Holder's Certification, Section 5.
- Mail the completed form to the address shown on the front of the form.

### CHANGING ACCOUNTS OR CANCELLING EFT

- Notify the American Consulate General Federal Benefits Unit immediately if you decide to change or cancel your EFT account. **DO NOT close your old account until your benefits start coming to your new account or home address.** See CONTACT information below.

### NOTICE TO JOINT ACCOUNT HOLDERS

- If you have a joint account and should die, the co-owner of the account should:
  1. Notify the American Consulate General Federal Benefits Unit or the Department of Veterans Affairs of your death as soon as possible; and,
  2. Have the financial institution return all Department of Veterans Affairs benefit payments deposited into the account on your behalf after the death of your death.
- The co-owner of the account should acknowledge that he/she is aware of these requirements by signing the Joint Account Certification in Section 5 on the front of this form.

### CONTACT THE OFFICE(S) BELOW FOR ASSISTANCE OR ADDITIONAL INFORMATION

AMERICAN CONSULATE GENERAL  
Federal Benefits Unit  
Giessener Strasse 30  
60435 Frankfurt/Main  
Germany 732

DEPARTMENT OF VETERANS AFFAIRS  
1000 Liberty Avenue  
Pittsburgh, PA 15222-4004  
Telephone - 00 1 (412) 395-6272  
E-mail - <https://iris.va.gov>

Telephone: (069) 7535-2440 (9:00 a.m - 12 Noon)

**PRIVACY ACT NOTICE:** VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations Section 1.576 for routine uses as identified in the VA system of records 58VA21/22, Compensation, Pension, Education and Rehabilitation Records - VA, and published in the Federal Register. An example of a routine use is that the information will be used to process the payment data from VA to the beneficiary's designated financial institution. Your obligation to respond is voluntary.

**RESPONDENT BURDEN:** We need this information in order to process payment data from VA to your account at the designated financial institution. Title 31 Code of Federal Regulations, Section 210.4, allows us to ask for this information. We estimate that you will need an average of 15 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at [www.whitehouse.gov/omb/library/OMBINV.VA.EPA.html#VA](http://www.whitehouse.gov/omb/library/OMBINV.VA.EPA.html#VA). If desired, you can call 00 1 (412) 395-6272 or E-mail - <https://iris.va.gov> to get information on where to send comments or suggestions about this form.