

Dear *(name of your Senator or Congressperson)*,

I am writing to express my concern regarding the **Foreign Account Tax Compliance Act**, to come into effect for Tax Year 2012. While I understand and applaud efforts to fight tax evasion, I do not believe it was the intent for FATCA to adversely affect a large proportion of the law-abiding community of **several million Americans** living and working around the globe, often directly for their country.

For this population, as for most Americans in the United States, maintaining local bank accounts is a normal part of our daily life. We receive salaries and pay income tax in the countries where we live, we take out loans for our cars and our homes, we invest in stocks and bonds and savings plans to supplement our income and prepare for retirement, we maintain joint accounts with spouses to feed and clothe our families, we use credit cards for a large proportion of our purchases, we pay our utility bills.

We are not living in tax havens or in the United States and maintaining bank accounts or securities investments abroad. We are “normal people” and simply happen to live in Paris or Seoul or Munich because, in many cases, we married a foreigner or were posted abroad by our company. We are also unofficial ambassadors for the United States and great numbers of us contribute directly to the American economy by promoting American businesses and services around the globe.

- Because of FATCA and the time and human resources required to comply with its extensive and invasive reporting procedures, banks in the countries where we live are denying us access to financial services.
- Because of FATCA and the obligations it imposes on foreign spouses, partners and business partners to disclose information about their personal or professional foreign-source income, foreign spouses and partners are transferring jointly held assets and bank accounts to their names and leaving Americans financially vulnerable, while foreign business partners are refusing to work with Americans.
- Because of FATCA, some dual nationals who live and work abroad are even renouncing their American nationality because the perceived burden outweighs the potential benefits of their citizenship.

I urge you to **defend American citizens and American business interests abroad** and do all in your power to repeal at least the most egregious sections of FATCA.

*(sign with your name, your city and country of residence abroad, and your voting address in the United States)*