

# FACT



# MYTH

## TOP MYTHS ABOUT the TRAVEL CARD PROGRAM DEBUNKED

### 1

**MYTH:** I have to pay interest on my Department of Defense (DoD) Government Travel Charge Card (GTCC).

**FACT:** Interest rates are **never** applied to the DoD GTCC.

### 2

**MYTH:** I can use my personal charge card to pay for my official travel expenses.

**FACT:** Use of the DoD GTCC is **mandatory** for all purchases related to official travel expenses, unless deemed otherwise exempt.

### 3

**MYTH:** As long as I reimburse the bank, I can use my GTCC travel card to pay for personal expenses while on official travel duty.

**FACT:** Use of the travel card is limited to **official** travel costs only

**4** MYTH: When I use my GTCC for travel expenses during my PCS, my entitlements are reduced

**FACT:** When GTCC is used for official expenses during a PCS, entitlements are **not** reduced.

**5** MYTH: If my car breaks down while PCSing, I can use my GTCC for car maintenance repairs.

**FACT:** GTCC is used for official expenses only to include lodging, meals, gas, and other expenses preauthorized on orders.

**6** MYTH: Late Fees begin to incur on my delinquent account after 60 days.

**FACT:** A bill becomes **delinquent** 61 days after the billing due date. Late fees do not begin to incur on delinquent accounts until a total of **75** days have passed and the bill remains unpaid.

**7** MYTH: DoD does not have the authority to use my paycheck to pay for my undisputed delinquencies if I do not pay my delinquent bill within 120 days.

**FACT:** DoD **has the authority** to use salary offset to pay a cardholder's delinquent bill after the bill has become 120 days delinquent. The maximum percentage that DoD can deduct from a delinquent cardholder's disposable income to pay the GTCC contractor is 15%.

**8** MYTH: If my bill is delinquent, the GTCC contractor will automatically report my delinquency to the credit bureaus, affecting my credit score.

**FACT:** An outstanding bill will not be reported to the credit bureau **UNLESS** the bill has remained unpaid for 210 days.