

Dear Tax Working Group

I'm a real human being. I exist, I really do. My story is also true. It is not made up. It really happened. The plight of Americans overseas is also real and it needs to be heard. I wrote briefly on this to the last working group years ago and am writing again to request a humble apology, an apology from you to Americans living abroad. This apology is free, can be easily given, doesn't need anyone's approval, doesn't harm anyone and demonstrates respect, respect to all Americans as well as the willingness to work together. I'm asking for this apology because that is the very least that you can give to fellow friends living abroad.

I served in the US Army for three years in a rapid deployment unit in the 92nd Army Engineers. At one point, I almost went to Somalia and Haiti. Afterwards, I served in the Army reserves and began working in the computer industry. During the dot-com crisis, I wrote an email to my wife, who was living in Hong Kong at the time and preparing to join me in the states, explaining to her that the US job market was glutted but that there were job openings in Switzerland. After seeing my email, my US employer kicked me out the next day and the employer-friendly bank closed my account and cashed and taxed my retirement savings without my approval, causing the check for the Green Card application for my wife to bounce and be further delayed. As a result, I had no other choice than to seek work in Switzerland. My wife then joined me there where we had children and saved to finance a mortgage for a small condo. Years later, I had to refinance my local mortgage and learned that most banks were refusing to offer me services due to my US citizenship. I sought help in the US but was told by HUD and the VA that they do not assist veterans living abroad. US politicians also provided no assistance. At the same time, I was getting a loan to finance a home in the epicentre of the housing crisis to support America! Being told locally that I was a risk due to my US citizenship and that local banks had the legal right to deny services to risks, I hopelessly felt that my only option to protect my family from national origin discrimination was to renounce US citizenship. Thus, I renounced and months later my bank reported in the press that it had gotten rid of almost all of its US clients. Afterwards, I refinanced with the same bank but as a non-US citizen.

I'm not rich. I'm not a FATCAT. I don't have a college degree. I didn't move to save taxes. I pay my fair share of taxes. I'm just a hardworking middle class employee who complies with the law and enjoys working on any job for any company anywhere. I never asked to be a US citizen and I never became a Swiss citizen. I was simply born that way. Being American is not a benefit to me, but rather my heritage. My US ancestry traces back to the Mayflower and my family helped to create cities like Dallas, Lockney and settle Colorado. I'm the proud product of the two oldest democracies. Today, I do not have US citizenship but that doesn't make me any less American. Rather, such simply means that you don't want for me to live in America. But why? I never asked for FATCA. I didn't do anything to cause FATCA. I don't oppose FATCA. I could care less about banking secrecy. I'm no friend of tax cheats. I'm not even the target of FATCA. Yet, because of FATCA I cannot live in the land of my ancestry, the land whom my ancestors fought hundreds of years to defend?

Americans living abroad deserve much more respect than they are currently getting. Other than Eritrea, you are the only nation in the world which seeks to double-tax residents of other nations, and yet you treat them like this? What a shame. You can do better than that. This is not what my ancestors helped to create America to become. I know that you are very stubborn, that you refuse to change and that you don't want to listen. Yet, if you could at least apologize, then that would be more than nothing. Americans living abroad don't ask for much. We just want to be respected. I do not need to have US citizenship. Yet, if you could apologize, then that would be appreciated. I'm sorry that I have to write to you in this manner, but I would not be happy if I did nothing. At least I apologized. What more could I do?

Sincerely

Daniel Kuettel