

I'm Donna-Lane Nelson.

I come from a long line of New England Yankees. My ancestors arrived in Massachusetts Bay in 1635 on the *Blessing*. My grandmother was a proud member of the Daughters of the American Revolution. As a teenage member of the Rainbow Girls, I was selected to represent Patriotism.

I was a lifelong Democrat and activist -- not just voting but also writing and calling Congress on what I considered important issues. And I devoted much of my career to helping middle class and lower income people through credit unions.

Because of FATCA, I am no longer a U.S. citizen.

I had to choose between my birth country and having a normal financial life in Switzerland. When I surrendered my nationality, the decision was so painful that I vomited. It still hurts today.

In the 60s, as the bride of a U.S. Army soldier, I learned to appreciate Europe. Years later, after raising my daughter in Massachusetts, I was offered a job in Switzerland.

I always paid my U.S. taxes. Some of my income was double taxed. I paid a specialized accountant \$1200 a year to pay the IRS perhaps \$700. The amount shows that my income is limited. *I am not rich.*

After FATCA was passed, my Swiss bank called me. They told me that if I did anything wrong, my account would be closed. And I would not be able to open another account because I was American.

About this time, I was also dealing with my first of two battles with breast cancer.

I began to research FATCA. Other American expat friends were talking about being denied basic bank accounts as well as employment problems. I realized that to live a normal financial life in Europe, I would have to renounce my U.S. citizenship. Sadly, time has proved me right.

When I went to the American embassy in Bern to renounce, the guard barked at me that I could not take my pocketbook into the building. I had come by train, and I couldn't just leave it on the street. He said a bakery down the street would keep it for 3 Swiss Francs.

Once inside the embassy, a woman explained I could never get my passport back. At this point I was shaking. I was worried that I wouldn't be able to visit my daughter and my beloved stepmother in the States.

A few minutes later a man came out. I asked him if I could stop the process.

Then I thought about what life would be like without a bank account. By then I was crying. I told him I wanted to continue. I took the oath, irrevocably separating me from the country in which I was born and grew up.

As I walked back toward the bakery, I threw up.

I had paid \$450 for my Certificate of Loss of Nationality. The fee for others is now \$2350. I took the certificate to my bank. Their demeanor toward me changed. Instead of being treated like someone toxic, I was welcomed and offered financial investments. I couldn't afford them, but at least the option was now available.

Years later, FATCA still harasses me. In May of 2015, my bank called me in to explain a \$300 dollar transfer to my daughter in Boston. Also, I had to prove to my life insurance company that I am no longer American in order to keep my policy.

I was forced by FATCA to choose between my birth country and a normal financial life with a simple bank account and life insurance. No one should have to make that decision. **On behalf of millions of Americans who just want to live their everyday lives overseas, I urge Congress to repeal FATCA.**