

Dear Agreement Co-worker,

In conjunction with recent BMW/BRS labor contracts, Amtrak will be moving to a bi-weekly pay schedule for the pay date of July 18, 2014. This will allow the payroll department to provide better service to you and to continue with Amtrak's commitment to "GO GREEN" by reducing the amount of paper printed.

This change will not affect your actual earnings per year, just how many times a year you will be paid. You will simply be paid every other week (26 times per year) beginning with pay date July 18, 2014.

It is likely that during the conversion period, your paycheck will fluctuate because of the change in pay period, (you are moving from a Thursday to Wednesday pay period or a Wednesday to Tuesday pay period to a Monday to Sunday pay period) and moving from weekly to bi-weekly. A payroll calendar is attached to explain how you will be paid.

You will be offered various bridge "advance" loan options to help any shortfall during this transition. The Bridge Loan Request form with explanation for the bridge loan is attached to this letter. If you choose to select the bridge loan option, it must be completed, signed and returned to payroll no later than by June 13, 2014 in order for us to prepare this payment for you to receive on July 11, 2014. If you choose not to request a bridge loan, you do not have to do anything, as this is completely optional.

I have included a FAQ which answers some questions you may have but, if you have any other questions or concerns please feel free to contact the Amtrak Payroll Hotline toll free at: **1-866-247-2915**

Sincerely,

Minnette

Minnette Miller

 **"Keep it movin!"**

Sr Director, Payroll Operations Amtrak

Amtrak

10 G Street NE

Washington, DC 20002

FREQUENTLY ASKED QUESTIONS ON MOVING FROM WEEKLY TO BI-WEEKLY

Overview

- ✚ **Which employees will experience pay frequency changes?**
 - BMW and BRS agreement employees
- ✚ **Where can I find more information on upcoming pay frequency changes?**
 - Call the AMTRAK PAYROLL OPERATIONS HOTLINE
 - 1-866-247-2915
 - Weekdays from 8 am to 6 pm Eastern Standard Time
- ✚ **What happens if I have more than 1 direct deposit?**
 - If you currently have money from your weekly pay direct deposited to a second account you may wish to adjust the amount that is deposited into that account. You can do this in the Employee Information Portal on the Amtrak Intranet; however, there is a two week delay in processing this change.
 - This can also be accomplished by submitting a new direct deposit form to Payroll. The Direct Deposit form # NRPC 2032 is located on the Amtrak Intranet or call payroll at 1-866-247-2915 to request a form to be sent by fax or mail.
- ✚ **Why is this change being made?**
 - Amtrak is moving from a weekly to a bi-weekly payroll to standardize all of the payrolls to bi-weekly.
 - Management and a large member of the union represented employees were previously moved to bi-weekly
 - To reduce the amount of paper in Amtrak's continuing effort to "GO GREEN",
 - This extra processing time will allow payroll to provide better service and reduce the amount of off cycle checks to employees.

Pay Dates

- ✚ **When will I get my last weekly pay?**
 - The last "WEEKLY" pay will be for pay date July 3, 2014 for the following pay periods:
Wednesday 6/18-Sunday 6/22
Thursday 6/19-Sunday 6/22
- ✚ **When is my first "BI-WEEKLY" pay?**
 - The first "BI-WEEKLY" pay will be on Friday, July 18, 2014 for Pay Period Monday 6/23- Sunday 7/6/2014.
 - Employees will not receive payment for labor that was already paid in the 7/3 paycheck.
 - Days covered in this pay period, but not paid will be covered by a Bridge Loan if requested by the employee.

⚡ **What is the Bridge Loan Request Form?**

- This form is supplied to you to complete if you are requesting a Bridge Loan Advance.
- A Bridge Loan Advance is an **OPTIONAL** supplemental advance payment that **MUST BE REQUESTED** and will be issued on July 11, 2014 for up to:
Wed thru Tues Pay Period 8 to 56 hours
Thurs thru Wed Pay Period 8 to 64 hours
This amount is available for employees to avoid any hardship during the transition from weekly to bi-weekly.

⚡ **Will I automatically get the BRIDGE "ADVANCE" Payment?**

- **NO**, you will need to complete the form and request the amount you want according to the form that will be provided for you. If you do not want the Bridge Payment you do nothing.

⚡ **Will the employees be paid immediately for work completed, or will there be a 2-week lag between work completed and work compensated?**

- Employees will experience a 12 day lag from the end of a pay-period to the date that it is paid.

Tax Withholding

⚡ **How will my taxes change during the 2 'extra' pay periods, in light of the fact that deductions are not taken equally for every pay?**

- Pre-tax deductions will be taken out twice a month. Therefore these deductions will not be applied when there is a third pay in any given month. This means that your taxable amount will be higher and therefore your withholding will be higher on that paycheck. The amount of taxes you pay over the course of the year will not change. There are 2 months per year with 3 bi-weekly pays. The next 3 pay month will be August 2014.

⚡ **On what basis will deductions (e.g. legal, health, spouses' insurance, etc.) be taken once the pay frequency changes go into effect?**

- Your deductions will reflect the elections made during the open enrollment period.

⚡ **Will garnishments (e.g. child support) be automatically adjusted?**

- Yes, Amtrak will adjust these deductions according to the new pay frequency changes. When Amtrak receives a garnishment, the court specifically states that garnishment deductions run according to the employee's pay schedule.

⚡ **When will Union Dues be taken out on the new cycle?**

- Union dues will be taken out of the pay period during which the seventh calendar day falls.

⚡ **If I am paying back a loan for my 401K, do I need to contact Fidelity to change the terms of my payment?**

- No, your deduction will still occur twice a month.

If you have any other questions or concerns please do not hesitate to call:

PAYROLL HOT LINE

1-866-247-2915

**SCHEDULE AND EXPLANATION OF PAY CHECK AMOUNTS
DURING CONVERSION FROM WEEKLY TO BI-WEEKLY AND FROM
PAY PERIOD WEDNESDAY TO TUESDAY TO THE NEW PAY PERIOD
MONDAY TO SUNDAY – W56 Hours**

Paycheck Date	Pay Period Length	For Wages Earned	Additions/Deductions
7/3/2014	5 Days (Wed - Tues)	6/18/14-6/22/14	Final Weekly Pay
7/11/2014			Bridge or "Advance" Payment of up to 56 Hours can be elected to be paid on 7/11/2014
7/18/2014	14 Days (Mon - Sun)	6/23/14-7/6/14	First Bi-Weekly Pay Date
8/1/2014	14 Days (Mon - Sun)	7/7/14-7/20/14	Second Bi-Weekly Pay Date
8/15/2014	14 Days (Mon - Sun)	7/21/14-8/3/14	Third Bi-Weekly Pay Date 1 st Bridge Re-Payment Deduction if elected
8/29/2014	14 Days (Mon - Sun)	8/4/14-8/17/14	Fourth Bi-Weekly Pay Date 2 nd Bridge Re-Payment Deduction if elected
9/12/2014	14 Days (Mon - Sun)	8/18/14-8/31/14	Fifth Bi-Weekly Pay Date Third Bridge Re-Payment Deduction if elected
9/26/2014	14 Days (Mon - Sun)	9/1/14-9/14/14	Sixth Bi-Weekly Pay Date 4 th Bridge Re-Payment Deduction if elected
10/10/2014	14 Days (Mon - Sun)	9/15/14-9/28/14	Seventh Bi-Weekly Pay Date 5 th Bridge Re-Payment Deduction if elected
10/24/2014	14 Days (Mon - Sun)	9/29/14-10/12/14	Eighth Bi-Weekly Pay Date 6 th Bridge Re-Payment Deduction if elected
11/7/2014	14 Days (Mon - Sun)	10/13/14-10/26/14	Ninth Bi-Weekly Pay Date 7 th Bridge Re-Payment Deduction if elected

ANY QUESTIONS ON THIS CALENDAR PLEASE CONTACT THE

AMTRAK PAYROLL OPERATIONS HOTLINE AT 1-866-247-2915

**SCHEDULE AND EXPLANATION OF PAY CHECK AMOUNTS
DURING CONVERSION FROM WEEKLY TO BI-WEEKLY AND FROM
PAY PERIOD THURSDAY TO WEDNESDAY TO THE NEW PAY PERIOD
MONDAY TO SUNDAY – W64 Hours**

Paycheck Date	Pay Period Length	For Wages Earned	Additions/Deductions
7/3/2014	4 Days (Wed - Tues)	6/19/14-6/22/14	Final Weekly Pay
7/11/2014			Bridge or "Advance" Payment of up to 64 Hours can be elected to be paid on 7/11/2014
7/18/2014	14 Days (Mon - Sun)	6/23/14- 7/6/14	First Bi-Weekly Pay Date
8/1/2014	14 Days (Mon - Sun)	7/7/14-7/20/14	Second Bi-Weekly Pay Date
8/15/2014	14 Days (Mon - Sun)	7/21/14-8/3/14	Third Bi-Weekly Pay Date 1 st Bridge Re-Payment Deduction if elected
8/29/2014	14 Days (Mon - Sun)	8/4/14-8/17/14	Fourth Bi-Weekly Pay Date 2 nd Bridge Re-Payment Deduction if elected
9/12/2014	14 Days (Mon - Sun)	8/18/14-8/31/14	Fifth Bi-Weekly Pay Date 3 rd Bridge Re-Payment Deduction if elected
9/26/2014	14 Days (Mon - Sun)	9/1/14-9/14/14	Sixth Bi-Weekly Pay Date 4 th Bridge Re-Payment Deduction if elected
10/10/2014	14 Days (Mon - Sun)	9/15/14-9/28/14	Seventh Bi-Weekly Pay Date 5 th Bridge Re-Payment Deduction if elected
10/24/2014	14 Days (Mon - Sun)	9/29/14-10/12/14	Eighth Bi-Weekly Pay Date 6 th Bridge Re-Payment Deduction if elected
11/7/2014	14 Days (Mon - Sun)	10/13/14-10/26/14	Ninth Bi-Weekly Pay Date 7 th Bridge Re-Payment Deduction if elected
11/21/2014	14 Days (Mon - Sun)	10/27/14-11/9/14	Ninth Bi-Weekly Pay Date 8 th Bridge Re-Payment Deduction if elected

ANY QUESTIONS ON THIS CALENDAR PLEASE CONTACT THE

AMTRAK PAYROLL OPERATIONS HOTLINE AT 1-866-247-2915

BRIDGE LOAN REQUEST FORM – W56 Hours
Amtrak Payroll Operations
Weekly to Bi-Weekly

During the conversion from weekly to bi-weekly payroll schedules, affected employees will be offered a Bridge Loan as outlined below to help with any shortfall that you may have.
This loan is completely OPTIONAL!

If you choose to take a Bridge Loan:

Please put a check mark next to the amount of hours you are requesting. This amount would be paid back at 8 hour increments beginning with August 15, 2014.

I _____ wish to have a Bridge Loan for the following amount of hours:
Employee Name (Please Print)

- _____ 8 hours – To be deducted Aug 15th 2014
- _____ 16 hours – To be deducted 8 hours per pay starting Aug 15th, Aug 29th
- _____ 24 hours - To be deducted 8 hours per pay starting Aug 15th thru Sept 12th
- _____ 32 hours - To be deducted 8 hours per pay starting Aug 15th thru Sept 26th
- _____ 40 hours - To be deducted 8 hours per pay starting Aug 15th thru Oct 10th
- _____ 48 hours - To be deducted 8 hours per pay starting Aug 15th thru Oct 24th
- _____ 56 hours - To be deducted 8 hours per pay starting Aug 15th thru Nov 7th

OR

_____ I choose to repay my Bridge loan in 1 payment on August 15th 2014

First Name

Last Name

Middle Initial (PLEASE PRINT)

SAP ID#

UNION

PHONE

EMAIL ADDRESS

Employee Signature

Date

PLEASE RETURN NO LATER THAN JUNE 13th 2014 TO:

AMTRAK PAYROLL OPERATIONS

10 G STREET 3W-110

WASHINGTON, DC 20002

FAX: 202-906-4617

**ANY QUESTIONS CONCERNING THIS BRIDGE LOAN PLEASE CALL:
 AMTRAK PAYROLL OPERATIONS HOTLINE 1-866-247-2915**

BRIDGE LOAN REQUEST FORM – W64 Hours
Amtrak Payroll Operations
Weekly to Bi-Weekly

During the conversion from weekly to bi-weekly payroll schedules, affected employees will be offered a Bridge Loan as outlined below to help with any shortfall that you may have.

This loan is completely OPTIONAL!

If you choose to take a Bridge Loan:

Please put a check mark next to the amount of hours you are requesting. This amount would be paid back at 8 hour increments beginning with August 15, 2014.

I _____ wish to have a Bridge Loan for the following amount of hours:

Employee Name (Please Print)

____ 8 hours – To be deducted Aug 15th 2014

____ 16 hours – To be deducted 8 hours per pay starting Aug 15th, Aug 29th

____ 24 hours - To be deducted 8 hours per pay starting Aug 15th thru Sept 12th

____ 32 hours - To be deducted 8 hours per pay starting Aug 15th thru Sept 26th

____ 40 hours - To be deducted 8 hours per pay starting Aug 15th thru Oct 10th

____ 48 hours - To be deducted 8 hours per pay starting Aug 15th thru Oct 24th

____ 56 hours - To be deducted 8 hours per pay starting Aug 15th thru Nov 7th

____ 64 hours - To be deducted 8 hours per pay starting Aug 15th thru Nov 21st

OR

_____ I choose to repay my Bridge loan in 1 payment on Aug 15th 2014

First Name Last Name Middle Initial (PLEASE PRINT)

SAP ID# UNION PHONE EMAIL ADDRESS

Employee Signature Date

PLEASE RETURN NO LATER THAN JUNE 13th 2014 TO:

**AMTRAK PAYROLL OPERATIONS
10 G STREET 3W-110
WASHINGTON, DC 20002
FAX: 202-906-4617**

**ANY QUESTIONS CONCERNING THIS BRIDGE LOAN PLEASE CALL:
AMTRAK PAYROLL OPERATIONS HOTLINE 1-866-247-2915**