By chance, I stumbled across an online article in the Wall Street Journal about the call for comments regarding taxes for US citizens living abroad. As an Oregonian, I was happy to see that Senator Wyden is one of the two leads on this effort to seek input.

I am a US citizen and have been living in Switzerland for the past 11 years. In answer to a call for comment from Expats regarding the current tax situation, I'd like to submit a few comments, experiences and ideas.

I would support changing the tax and bank reporting rules to add a residency clause for citizens living abroad.

After all, as it is in the US, if you work here you pay taxes here. Yes, there is an agreement between the countries that allows for the "foreign income credit". Still, if those earnings are over a certain amount, you still have the paperwork for taxes and bank accounts.

Why not add a residency rule for those citizens living abroad that a person living 2 or more consecutive years out of the country need not file income taxes and bank reports?

In addition to the filing of tax documents, the issue of bank account reporting has created problems in my life here.

1) My husband, a Swiss citizen, had to waive his Swiss rights to allow reporting to the US on our banking accounts. Is it fair that he give up his rights for the US to see how little we have? Our bank accounts reflect normal everyday life…mortgage account, regular "checking" account, savings account for our 1st grader son, and a small savings account for the family in general. We are not hiding funds in some nefarious Swiss Bank Account. We live here. Naturally our bank accounts are Swiss.

2) When my father died recently, I received a check from his life insurance policy in the US. Cashing or depositing this check was a huge and long drawn out process that wasn't exactly appreciated. In the end, it took over 3 months. I had trouble finding a bank that would accept the check for me, and it wasn't as if it was an enormous sum, we are talking $50,000. They told me they did not want to deal with US reporting. I finally was able to do it through a joint account with my husband.

These are just a few real-life examples for your consideration. Thank you for the opportunity to give some input.

Best regards,

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