Field Employees are expected to live close to their assigned duty station, normally within forty (40) miles; and must report the address of their home to the NCUA.

Where you live in relation to your duty station matters.

**Official Duty Station (ODS):** The city limits of your assigned duty station.

**Within the ODS:** ALL travel to/from an assignment within the ODS is considered normal travel time that is unpaid.

**Outside the ODS:** If you choose to live more than 40 miles from the ODS city limits, your “defined commute” is the driving distance from your home to the ODS city limits and your unpaid commute time is the time it takes to travel your “defined commute” distance each way.

**How does your “defined commute” affect other reimbursements?**
- To be eligible for overnight travel with lodging and per diem reimbursement, the location of your assignment must be (1) outside of the ODS and (2) greater than your “defined commute” from your residence.
- Your mileage reimbursement is generally paid from your home, when driving on official business and you either live inside the ODS city limits or within 40 miles from the city limits. If, however, you reside more than 40 miles from your ODS city limits, you will not be reimbursed for the defined commute in excess of 40 miles.
Example One:

If you live 75 miles (which is greater than 40 miles) from the ODS city limits:
- Your unpaid commute to/from locations outside the ODS is 75 miles from your home;
- You are eligible for overnight lodging to locations over 75 miles from your home and not located in the ODS; and
- You may not claim mileage reimbursement until after you drive 35 miles (defined commute miles in excess of 40 miles) to any location.

Example Two:

If you live 15 miles (which is less than 40 miles) from the ODS city limits:
- Your unpaid commute to/from locations outside the ODS is the time it takes to drive up to 40 miles or 90 minutes from your home;
- You are eligible for overnight lodging to locations over 40 miles from your home and not located in the ODS; and
- You may claim mileage reimbursement from your home, when driving on official business, to generally any location.