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Army Regulation 210–60

Installations

Personal Check Cashing Control and Abuse Prevention

Headquarters
Department of the Army
Washington, DC
26 August 1988

SUMMARY of CHANGE

AR 210-60
Personal Check-Cashing Control
and Abuse Prevention

This revision--

- Changes the title of the regulation from Control and Prevention of Abuse of Check-Cashing Privileges to the above.
- Updates policies and procedures and clarifies remedial and preventive training requirements as specified in AR 608-1 (para 2-6).
- Emphasizes that adequate disciplinary actions must be taken for offenders (chap 3).
- Redefines an offense as any check returned due to insufficent funds (para 3-4).
- Reflects suspension policy of check-cashing facilities (paras 3-6 through 3-9).
- Changes appeal policy to accommodate the new definition of an offense (para 4-7).
- Allows manual ICCO reporting systems to report only total dollar amount and total number of dishonored checks. Changes enlisted groupings from E1-E3 and E4-E6 to E1-E4 and E5-E6 (fig 5-1).
- Changes the Dishonored Check Report from monthly to quarterly (para 5-4).

Headquarters
Department of the Army
Washington, DC
26 August 1988

*Army Regulation 210–60

Effective 26 September 1988

Installations

Personal Check-Cashing Control and Abuse Prevention

This UPDATE printing publishes a revision that is effective 26 September 1988. Because the structure of the entire revised text has been reorganized, no attempt has been made to highlight changes from the earlier regulation dated 15 July 1984.

By Order of the Secretary of the Army:

CARL E. VUONO
General, United States Army
Chief of Staff

Official:

MILTON H. HAMILTON
Administrative Assistant to the Secretary of the Army

Summary. This regulation sets policies and procedures governing control and prevention of dishonored checks issued by Department of the Army personnel.

Applicability. This regulation applies to all persons with installation check-cashing privileges, including members of the Active Army, the Army National Guard, the U.S. Army Reserve, retirees, family members, and Department of Defense civilians. It also applies to all appropriated and nonappropriated fund activities offering check-cashing services.

Impact on New Manning System. This regulation does not contain information that affects the New Manning System.

Internal control systems. This regulation is subject to the requirements of AR 11–2. It contains internal control provisions but does not contain checklists for conducting internal control reviews. These checklists are being developed and will be published at a later date.

Supplementation. Supplementation of this regulation and establishment of command and local forms are prohibited without prior approval from the Director of Finance and Accounting, Assistant Secretary of the Army (Financial Management), ATTN: SAFM–FAP–B, Indianapolis, IN 46249–1016.

Interim changes. Interim changes to this regulation are not official unless they are authenticated by the Administrative Assistant to the Secretary of the Army. Users will destroy interim changes on their expiration dates unless sooner superseded or rescinded.

Suggested improvements. The proponent agency of this regulation is the Office of the Assistant Secretary of the Army for Financial Management (OASA(FM)). Users are invited to send comments and suggested improvements on DA Form 2028 (Recommended Changes to Publications and Blank Forms) directly to the Director of Finance and Accounting, Assistant Secretary of the Army (Financial Management), ATTN: SAFM–FAP–B, Indianapolis, IN 46249–1016.

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Chapter 1
Introduction

1–1. Purpose

a. This regulation prescribes policies and procedures to—

(1) Control check-cashing privileges and prevent their abuse.

(2) Reduce losses to appropriated fund (AF) and nonappropriated fund (NAF) activities.

b. Policies and procedures for cashing checks or redeeming dishonored checks at check-cashing facilities are not within the scope of this regulation. These are prescribed in—

(1) AR 60–20/AFR 147–14 and Exchange Service Manual 55–21 for Army and Air Force Exchange Service (AAFES) facilities.

(2) AR 30–19 and the commissary operating manual for commissary resale activities.

(3) AR 215–1 and AR 215–2 for U.S. Army Community and Family Support Center (USACFSC) activities.

(4) AR 37–103 for finance and accounting offices.

c. Policies and procedures for all suspensions of check-cashing privileges and appeal actions on such suspensions, regardless of where the dishonored check was returned on the installation, are prescribed by this regulation.

1–2. References

Required and related publications and referenced forms are listed in appendix A.

1–3. Explanation of abbreviations and terms

Abbreviations and special terms used in this regulation are explained in the glossary.

1–4. Department of the Army (DA) objective

Prevention of abuse of check-cashing privileges includes all measures taken to reduce acts of abuse or misuse to the lowest possible level. Factors leading to this abuse stem mainly from lack of education and experience in managing personal finances. The DA objective is to ensure that all soldiers acquire and maintain knowledge, skills, and motivation needed to practice responsible personal financial management.

1–5. Authority

a. Policies in this regulation are based on statutory authority including, but not limited to, the following:

(1) Sections 5511–5512, title 5, United States Code.

(2) Section 1007, title 37, United States Code.

(3) Section 1382, title 18, United States Code.

(4) Articles 123a, 133, and 134, Uniform Code of Military Justice (UCMJ).

b. Debts to instrumentalities and agencies of the United States can be collected from military personnel by involuntary deductions from their pay when such action is authorized by law (Department of Defense Military Pay and Allowances Entitlements Manual (DODPM), part seven, chap 7, and Department of Defense Retired Pay Manual (DODRPM).

Chapter 2
Responsibilities

2–1. Director, Finance and Accounting, Assistant Secretary of the Army (Financial Management) (ASA(FM))

The Director of Finance and Accounting, Office of the Assistant Secretary of the Army (Financial Management) (OASA(FM)) establishes and administers the DA program to control and prevent abuse of check-cashing privileges on Army installations by Department of Defense (DOD) personnel. The Director, Finance and Accounting (OASA(FM)), will—

a. Give technical assistance to major Army commands (MACOMs) and installations with regard to their dishonored check programs.

b. Coordinate with the Deputy Chief of Staff for Personnel on aspects of the check-cashing abuse prevention program pertaining to morale and welfare.

c. Maintain liaison with the Deputy Chief of Staff for Operations and Plans and the Commanding General, U.S. Army Training and Doctrine Command (TRADOC) on personal financial readiness/soldier money management (PFR/SMM) in DA service schools and training centers.

2–2. Deputy Chief of Staff for Personnel (DCSPER)

DCSPER will—

a. Advise the Director, Finance and Accounting on personnel aspects of the program affecting the morale and welfare of DA members.

b. Establish, maintain, and administer PFR/SMM and counseling services for DA personnel and their family members within the Army Community Service (ACS) Center program.

c. Coordinate with the Director, Finance and Accounting on the PFR/SMM aspect of the ACS consumer education training and budget counseling.

d. Include PFR/SMM in the curriculum of the Army Continuing Education System and other DA schools administered by DCSPER that serve DA personnel and their family members.

2–3. Heads of Headquarters, Department of the Army (HQDA) and field operating agencies

Heads of Headquarters, Department of the Army and field operating agencies will—

a. Prescribe procedures and conditions for providing check-cashing service to patrons of their facilities.

b. Coordinate with the Director of Finance and Accounting (OASA(FM)) on policies and procedures to control and prevent dishonored checks. (See AR 310–3, para 1–9.)

2–4. Commanders of major Army commands

MACOM commanders will—

a. Support and monitor the Dishonored Check Control Program—

(1) At intermediate or subordinate commands.

(2) At installations reporting directly to their headquarters.

b. Give policy and procedural guidance to subordinate elements within their jurisdictions.

c. Monitor effectiveness of the command Dishonored Check Control Program.

d. Evaluate the Dishonored Check Control Program.

e. Ensure all subordinate elements within their jurisdiction conduct ongoing PFR/SMM training and educational programs.

f. Establish a monitoring and evaluation system to ensure—

(1) Training programs are managed effectively.

(2) Training programs agree with DA goals, objectives, and guidelines.

2–5. Commanding General, U.S. Army Training and Doctrine Command (CG, TRADOC)

The CG, TRADOC will—

a. Develop and maintain the course of instruction for the PFR/SMM training of all soldiers.

b. Ensure time is allotted in basic training, advanced individual training, or one station unit training—

(1) For training of enlistees.

(2) To repeat the course for trainees not achieving the lesson standard.

c. Ensure programs of instruction (POI) of the Army Finance School include courses that equip finance officers and noncommissioned officers to assist in providing PFR/SMM to soldiers and units in the field.

2–6. Installation commanders

Installation commanders (or equivalent) or designated representatives will—

a. Maintain, support, and monitor installation programs to control and prevent abuse of check-cashing privileges.

b. Set up check control offices under the direct control of active duty commissioned or warrant officers, senior noncommissioned officers, or DA civilians GS–7 and above. Prior to the appointment of an installation check control officer (ICCO), the commander should review the provisions of paragraphs 2–9 and 4–4 and consider which major organizational element has staff supervision over—

(1) The majority of check-cashing facilities.

(2) The extension or withdrawal of installation privileges.

(3) The overstamping of identification (ID) cards.

c. Ensure that resources are transferred if the responsibility of the ICCO is transferred from one organizational element to another.

d. Approve or disapprove appeals of suspended check-cashing privileges when the checkwriter has committed four or more offenses.

e. Appoint an individual or individuals serving at an installation staff directorate level to act on appeals of suspended check-cashing privileges when the checkwriter has committed three offenses.

f. Appoint an individual or individuals serving at an installation staff division level to act on appeals of suspended check-cashing privileges when the checkwriter has committed two offenses.

g. Ensure the priority of educational efforts is based on the needs of personnel under their command.

h. Ensure the POI for suspended personnel will stress—

(1) Career consequences of abuse of check-cashing privileges.

(2) Referral to individual and family counseling sources, when required.

i. Provide the following during in-processing for a permanent change of station:

(1) *Soldiers (E1 through E5).* Emphasis will be on—

(a) Basics of checkbook management.

(b) Check to financial organization pay option.

(c) Consequences of abuse of check-cashing privileges.

(d) Counseling services.

(2) *Leaders (E6 through E9 and officers).* Education will stress—

(a) The command unique elements of the dishonored check problem.

(b) Leaders' responsibilities for role setting, training troops, and applying discipline.

(3) *DA civilians and family members.* Education and counseling will be offered on a voluntary basis in accordance with AR 608–1.

2–7. Unit commanders

Unit commanders will assist the post or installation commander in the control and prevention of check-cashing privilege abuse. Unit commanders will—

a. Advise all newly arrived personnel during the initial interview of their responsibilities for the proper use of personal checking accounts and check-cashing privileges and ensure that their family members are aware of the same. Also, unit commanders will determine the capabilities of the soldier for maintaining their checking account.

b. Deliver notices of dishonored check offenses and suspensions to unit members and counsel them within 2 days of written notification.

c. Take actions to properly settle debts of soldiers if these soldiers are under their command and issue dishonored checks. UCMJ Articles 15, 121, 123a and 133 or 134 may apply as stated in AR 600–20, paragraph 5–10.

d. Approve or disapprove appeals of suspended check-cashing privileges if a soldier or family member has committed a first offense.

e. Recommend approval or disapproval of appeal actions to the individual appointed by the installation commander for two or more offenses.

f. Determine whether the overstamping of an ID card is necessary if this is the checkwriter's first or second offense. As a disciplinary and control action this is advised.

g. Schedule soldiers for remedial training and encourage family members who have written dishonored checks to attend this training.

2–8. Supervisors of civilians

Where DOD civilians are authorized check-cashing privileges, the supervisors of these civilians will—

a. Deliver notices of dishonored check offenses and suspensions to employees and counsel them within 2 days of written notification.

b. Approve or disapprove appeals of suspended check-cashing privileges if the employee has committed a first offense.

c. Recommend approval or disapproval of appeal actions to the individual appointed by the installation commander for two or more offenses.

d. Schedule employees for remedial training when the checkwriter has committed an offense.

2–9. Installation check control officer (ICCO)

The ICCO is the primary contact for dishonored check matters. The ICCO will—

a. Serve as liaison between the commander and check-cashing facilities.

b. Be authorized to suspend check-cashing privileges.

c. Maintain and circulate a dishonored check list. (See para 4–4*c*.)

d. Maintain a central file of dishonored checkwriters. (See para 4–4*a*.)

e. Establish a grace period of 10 calendar days. The grace period will be 10 calendar days from the date of the written dishonored check notification. The ICCO may allow additional time on a case-by-case basis (that is, the checkwriter is on temporary duty (TDY) or on leave away from the installation). The grace period for all check-cashing facilities will be standardized.

f. Establish training and an installation test on checkbook maintenance. Those attending remedial training will have to pass this test prior to being removed from the dishonored check list. The test may be open book. The test criteria should include the following:

(1) Posting samples of checks written, deposits (direct deposits, interest, cash, and checks), check charges, printing fees, and back card transactions.

(2) Maintaining the check register balance.

(3) Reconciling the check register to the bank statement.

(4) Scoring 70 or greater to pass.

g. Evaluate the effectiveness of the installation Dishonored Check Control Program using the Dishonored Check Report (RCS: CSCOA–105). Distribute the report in accordance with paragraph 5–4.

h. Set up points of contact with all installation facilities providing financial management and consumer awareness training and counseling. Make unit commanders aware of these resources.

i. Notify the installation commander and the military police or Army criminal investigation office of any pattern of check-cashing abuse suggesting fraud, forgery, or improper use of ID cards.

j. Set up liaison with the installation ID card issuing facility.

k. Reinstate check-cashing privileges when an appeal has been approved in accordance with paragraphs 3–5 through 3–8 or when the suspension period is over. The checkwriter must have redeemed the dishonored check, paid the administrative/service charges, attended remedial training, and passed the installation test on checkbook maintenance.

l. Maintain and conduct an effective installation PFR/SMM program, as required by chapter 6.

m. Maintain a counseling or counseling referral service to help personnel solve personal financial problems, develop budgets, formulate debt liquidation plans, get consumer protection, and buy on credit wisely. All installation resources will be used to develop this service; for example, ACS centers and on-post financial institutions. Counseling services will be open to personnel and their families on a voluntary basis.

n. Ensure DA-issued articles are published in post media in coordination with the public affairs office. Publicize benefits of the counseling service, with emphasis on the preventive nature of the program.

2–10. Finance officer

The finance officer will assist the ICCO in the control and prevention of check-cashing privilege abuse. The finance officer will—

a. Assist the unit commander in conducting training for personnel in checkbook maintenance by providing instructional material.

b. Using the Dishonored Check Report (fig 5–1) provide the installation commander with management information concerning the level of dishonored checks.

c. When the soldier is on the dishonored check list, is on SURE-PAY, has a nonlocal checking account, and the soldier has a written request from his or her commander to the finance officer requesting this service cash a soldier's personal check. If the check is returned due to insufficient funds, collection action will occur in accordance with DODPM and AR 37–103 for the amount of

the check, plus any administrative or service charge.

d. Establish procedures in the Central Accounting Office for accounting for nonappropriated fund dishonored checks.

e. Process the DD Form 139 (Pay Adjustment Authorization) received from the check-cashing facility and return a completed copy to the ICCO.

f. Distribute the amounts collected from soldier's or civilian's pay to the appropriate check-cashing facility.

g. Analyze the Dishonored Check Report received from the ICCO.

h. Inform the installation commander of the results of dishonored check analysis.

2–11. Personnel Administration Center (PAC)

The PAC will assist unit commanders by completing some of the paperwork and other administrative details. Where PACs do not exist, the unit commander will ensure these actions as well as those listed in paragraph 2–7 are accomplished. The PAC will—

a. Schedule soldiers and family members for remedial training when the checkwriter has committed an offense.

b. Notify the ICCO when timely notification of the dishonored check or suspension cannot be made because the soldier is absent from duty due to TDY, hospitalization, and so forth.

c. Verify that ID card overstamping has occurred and notify the ICCO in writing.

2–12. Director of Personnel and Community Activities (DPCA)

The DPCA will—

a. Overstamp ID cards when requested by the ICCO.

b. Ensure that installation PFR/SMM training is thorough.

2–13. Heads of check-cashing facilities

In addition to the requirements of their proponent agencies, heads of check-cashing facilities will—

a. Coordinate with the ICCO on administrative matters relating to the Dishonored Check Control Program.

b. Ensure that all personnel under their supervision know the installation policies and procedures for cashing checks, and review the ICCO dishonored check list prior to approving checks for encashment.

c. Prominently display the following notice at each check-cashing point: NOTICE TO CHECKCASHERS: DISCLOSURE OF SOCIAL SECURITY NUMBER (SSN) AND OTHER PERSONAL INFORMATION IS SOLICITED BY AUTHORITY OF SECTION 3012 and 8012, TITLE 10, UNITED STATES CODE, AND IS MANDATORY IF YOU WISH TO CASH A CHECK. ALL INFORMATION FURNISHED, INCLUDING SSN, WILL BE USED TO IDENTIFY WRITERS OF UNPAID RETURNED CHECKS.

d. Require that the following consent statement authorizing immediate collection from pay for a dishonored check be placed on each check and be signed by the individual: "If this check is returned as dishonored, I consent to immediate collection from my pay for the amount of the dishonored check plus any related service or administrative charges." The consent statement may be placed on a separate document to prevent obliterating necessary information on the check.

e. Require the following information on personal checks: name, rank, SSN, duty station, home address, home or duty phone number, and branch of service. The check writer's status will determine specific information needed. Attempt to place all information on the check's front side. Most information may be preprinted.

f. Notify checkwriters in writing through their unit commander, or firstline supervisor for civilian employees, of dishonored checks that have been returned by financial institutions.

2–14. Persons with check-cashing privileges.

All persons with check-cashing privileges will—

a. Fill out checks properly and legibly. Include all personal information required in para 2–13*e*. Complete checks in black or blue/black ink, not water soluble. Do not use a pencil or any other type of writing instrument that can be erased, changed, or modified.

b. Maintain sufficient funds in their checking account to cover the full amount of the checks.

c. Notify the ICCO, unit commander, military police, and bank upon discovery of any lost or stolen personal checks.

d. Provide check-cashing facilities with required information when attempting to cash a check.

e. Have their ID cards overstamped when directed to do so.

f. Take full responsibility for any check cashed on their checking account including those cashed by family members.

g. Redeem all checks written against their checking account that have been returned for insufficient funds.

h. Attend remedial training when directed to do so by the ICCO.

i. Distribute copies of disclaimer notices to check-cashing facilities.

Chapter 3
Controls

Section I
Policy

3–1. General

a. DA policy is to give maximum service to persons entitled to use Army facilities. Installation activities extend check-cashing privileges for the convenience of their customers.

b. The personal check is more than a simple promise to pay. By signing a check, the person makes a binding agreement to the receiver (in exchange for goods, services, or cash) that enough money to cover the check is in the person's account.

c. The number of dishonored checks and the subsequent loss of funds to Army facilities calls for firm measures to control and prevent dishonored checkwriting. Timely administrative action will be taken in all cases involving abuse or misuse of check-cashing privileges. Moral persuasion and command supervision will be used as primary measures to ensure that dishonored checks are promptly redeemed and that dishonored checkwriting ceases. Commanders will not tolerate or make excuses for dishonored checks issued by soldiers and their family members. Soldiers, their eligible family members, and other authorized patrons of Army facilities are expected to pay their just financial debts. Commanders will take immediate action to ensure prompt redemption of dishonored checks. They will counsel and take disciplinary action where appropriate to prevent abuse or fraud by soldiers under their command.

d. Patrons who have abused check-cashing privileges will be given a chance to present evidence in their behalf. (See paras 3–5 and 4–7.)

e. Patrons may have their check-cashing privileges suspended indefinitely if they show a chronic attitude of personal and financial irresponsibility.

f. If individuals are found using unstamped ID cards during their suspension period and when they are required to have their card overstamped, their check-cashing privileges may be suspended indefinitely.

g. Suspension procedures in this chapter do not preclude action under the UCMJ.

h. All persons who abuse check-cashing privileges are subject to pertinent civil laws. Reported check-cashing abuses may be referred to civil law enforcement authorities or, if applicable under local U.S. procedures, to a U.S. magistrate. (See AR 190–29.)

3–2. Two-party checks

When a two-party check is returned "unpaid," the endorser may be subject to the dishonored check provision of this regulation only if the endorser fails to redeem the check within the grace period. If the original maker of the check is proven to have written a previous dishonored check, then an additional offense will be charged to the original maker and appropriate suspension imposed. If the endorser is currently under suspension, an additional offense will be charged and the suspension period will be increased. The endorser will be required to execute a consent statement to authorize collection from his or her pay if the two-party check is returned due to insufficient funds. The consent statement to be executed

by the endorser is stated in paragraph 2–13*d*.

3–3. Sponsor responsibility

a. Sponsors may be held liable for acts of family members when family members use their dependent ID cards and their sponsors' SSN for check cashing. If a family member commits an offense under these conditions, the sponsor may then be placed on the dishonored check list. Family members may be placed on the dishonored check list in their own right if they used civilian ID cards with their own SSN as identification and the check becomes dishonored.

b. Sponsors who wish to disclaim responsibility for dishonored checks written by family members may do so by filing memorandum of disclaimer with the ICCO. (See fig 3–1 for a sample memorandum.) This memorandum announces a sponsor's voluntary withdrawal of responsibility for acts of family members. It will be updated annually. Absence of a disclaimer does not prove agency relationship between sponsor and family members.

c. Some facilities may deny check-cashing privileges to family members of sponsors who have filed memorandums of disclaimer. The sponsor will inform family members of this denial.

Section II
Offenses and Penalties

3–4. Offense and related offense

a. Offense. An offense has been committed when an individual does not redeem a dishonored check or redeems three or more checks within the grace period.

b. Related offense. An individual may write several dishonored checks that are related. For example, one error in the checkbook could cause several dishonored checks. All of these dishonored checks are considered related to each other and if not redeemed will be considered as a single offense. The individual must prove to the ICCO that the dishonored checks are related. If proof is not provided, each dishonored check will be considered an offense if not redeemed within the grace period. Related checks normally occur within a 10-day period.

3–5. Bank or other excusable error

If an individual can prove bank or other excusable error, dishonored checks resulting from these errors will not be considered offenses. The checkwriter's name will not be added to any list or central file.

3–6. First offense

a. An individual who writes a check that later becomes dishonored and does not redeem it within the grace period has committed a first offense.

b. An individual who writes three unrelated dishonored checks and redeems them all within the grace period has committed a first offense.

c. For a first offense, the penalty is required attendance at remedial training and suspension of check-cashing privileges for 6 months from the date of the suspension memorandum. The ID card may be overstamped.

d. The individual may be removed from the dishonored check list before the end of the suspension period if the check has been redeemed, all charges have been paid, remedial training has been completed, the individual has passed the installation checkbook maintenance test, and the unit commander (for soldiers and family members) or firstline supervisor (for civilians) so approves.

3–7. Second offense

a. An individual who writes a second dishonored check, unrelated to the first dishonored check, and does not redeem it within the grace period has committed a second offense.

b. An individual who writes four unrelated dishonored checks and redeems them all within the grace period has committed a second offense.

c. For a second offense, the penalty is required attendance at remedial training, and suspension of check-cashing privileges for 12 months from the date of the suspension memorandum if the checkwriter is not currently on the dishonored check list. If the checkwriter is currently on the dishonored check list, the suspension period will be increased by 12 months. The ID card may be overstamped.

d. The individual may be removed from the dishonored check list before the end of the suspension period if the check has been redeemed, all charges have been paid, remedial training has been completed, the individual has passed the installation checkbook maintenance test, and the individual appointed by the installation commander (para 2–6*f*) so approves.

3–8. Third offense

a. An individual who writes a third dishonored check, unrelated to the previous dishonored checks and does not redeem it within the grace period has committed a third offense.

b. An individual who writes five unrelated dishonored checks and redeems them all within the grace period has committed a third offense.

c. For a third offense, the penalty is required attendance at remedial training, overstamping of the ID card, and suspension of check-cashing privileges for 18 months from the date of the suspension memorandum if the checkwriter is not currently on the dishonored check list. If the checkwriter is currently on the dishonored check list, the suspension period will be increased by 18 months.

d. The individual may be removed from the dishonored check list before the end of the suspension period if the check has been redeemed, all charges have been paid, remedial training has been completed, the individual has passed the installation checkbook maintenance test, and the individual appointed by the installation commander (para 2–6*e*) so approves.

3–9. Fourth or greater offense

a. An individual who writes a fourth dishonored check, unrelated to the previous dishonored checks, and does not redeem it within the grace period has committed a fourth offense.

b. An individual who writes six unrelated dishonored checks and redeems them all within the grace period has committed a fourth offense.

c. For a fourth offense, the penalty is required attendance at remedial training, overstamping of the ID card, and suspension of check-cashing privileges indefinitely from the date of the suspension memorandum.

d. The individual may be removed from the dishonored check list if the check has been redeemed, all charges have been paid, remedial training has been completed, the individual has passed the installation checkbook maintenance test, and the installation commander (para 2–6*d*) so approves.

(Office symbol) (MARKS number) *(Date)*

MEMORANDUM THRU: *(Enter name of installation)* Check Control Officer

FOR: *(Enter names of all installation check-cashing facilities)*

SUBJECT: Disclaimer of Responsibility

1. Effective this *(enter ordinal number, day of the month, and the year, e.g., 6th day of June, 1988)*, I, *(name)*, disclaim responsibility for any check issued by the person(s) listed below.

Name	SSN	Address	Relationship

2. I have advised the individual(s) named above that I have disclaimed responsibility for check(s) presented by them to military check-cashing facilities. I have also advised the above named person(s) that their check-cashing privileges in these facilities may no longer be authorized.

(Signature)
(SSN)
(Address)
(Unit)

Note: This memorandum must be notarized by a licensed notary public prior to submission.

Figure 3–1. Format for notice of disclaimer of responsibility by sponsor

Chapter 4
Procedures

4–1. Check-cashing facility

In addition to the requirements of its proponent agency, the head of the facility to which a check is returned unpaid will—

a. Notify the checkwriter of any dishonored check. For two or more offenses, send the notice through the checkwriter's unit commander (for soldier or family member) or checkwriter's supervisor (for civilian). See figure 4–1 for a notification memorandum format. A copy of the notification will be furnished to the ICCO. Sufficient copies will be sent to the commander or supervisor so that a copy can be returned to the ICCO acknowledging receipt and indicating action to be taken. Notices will include, but are not limited to, the following:

(1) Name of checkwriter (or endorser, if a two-party check).

(2) Date and amount of check.

(3) SSN of checkwriter.

(4) Status (active duty, retired, Reserve, National Guard, family member, civilian employee, and so forth) and Service (Army, Navy, Air Force, Marine Corps, or Coast Guard).

(5) Name, grade, SSN, and duty station of sponsor, if applicable.

(6) Home address and telephone number.

(7) Clear instructions covering—

(a) Method of redemption.

(b) Time allowed in which redemption must be made.

(c) Administrative/service charges.

(d) Appeal rights.

b. Notify the ICCO as soon as—

(1) The check is redeemed. Provide date of redemption.

(2) Written evidence is furnished proving a bank or other error clearing the checkwriter of fault.

(3) The checkwriter fails to redeem the check within the grace period.

(4) The check is written off.

c. If all efforts at direct collection fail, begin action for collection from pay when authorized. (See AR 37–108, AR 37–104–3, and AR 37–104–10.)

4–2. Unit commander

Upon receipt of notice that soldier or a soldier's family member has written a dishonored check or has been placed on the dishonored check list, the unit commander or an authorized representative will (PACs may perform some of these actions)—

a. Deliver the notice and counsel the checkwriter to comply with the requirements of the notice. See figure 4–2 for a counseling statement format.

b. Return a copy of the notification memorandum to the ICCO within 10 calendar days stating whether the dishonored check was redeemed within the grace period.

c. Assist the checkwriter in determining the cause of the dishonored check. Make proper referral if budget counseling or financial assistance is needed.

d. Assist the checkwriter in obtaining proof of bank or other excusable error clearing the checkwriter of fault.

e. Schedule remedial checkbook maintenance training and ensure the checkwriter attends the training.

f. Determine whether the checkwriter's ID card should be overstamped for first or second offenses. If so, the unit commander will—

(1) Ensure that the checkwriter receives notification and is counseled to comply with the instructions.

(2) Refer the checkwriter to the ID card issuing facility to have a new ID card issued with an overstamp.

(3) Ensure that the checkwriter has received an overstamped ID card.

(4) Within 15 days after the checkwriter has been notified that his or her name has been placed on the dishonored check list, notify the ICCO that the checkwriter's ID card has been overstamped.

g. For a soldier who is on the dishonored checklist, is on SURE-PAY, and has a nonlocal bank account, work with the finance officer to cash checks.

h. Ensure checkwriter redeems the check and pays any administrative/service charge.

i. Take administrative or disciplinary action, when appropriate. (See AR 600–31 and AR 600–37.)

j. Approve/disapprove appeal actions on a first offense if remedial training has been completed, the checkwriter has passed the installation checkbook maintenance test, the check has been redeemed, and the administrative/service charges have been paid. If approval is given, send a memorandum to the ICCO stating that approval is granted to remove the soldier or family member from the dishonored check list. The memorandum must indicate action taken on counseling and training, that the checkwriter has passed the installation test on checkbook maintenance, that checks have been redeemed, and that administrative/service charges have been paid.

k. Forward appeal actions on second and greater offenses to the individual designated by the installation commander to handle such appeal actions if the conditions in *j* above are met.

l. Maintain the soldier on SURE-PAY if at all possible.

4–3. Supervisor of civilian

On receipt of notice that a civilian employee under his or her supervision has written a dishonored check or has been placed on the dishonored check list, the firstline supervisor will—

a. Deliver the notice and counsel the checkwriter to comply with the requirements of the notice.

b. Return a copy of the notification to the ICCO within 10 calendar days of the date of the notice indicating receipt and proposed action to be taken.

c. Schedule remedial checkbook maintenance training and ensure the checkwriter attends the training.

d. Ensure that the checkwriter redeems the checks and pays any administrative/service charges.

e. Approve or disapprove appeal actions on first offenses if training has been completed, the checkwriter has passed the installation checkbook maintenance test, the check has been redeemed, and the administrative/service charges have been paid. If approval is given, send a memorandum to the ICCO stating that approval is granted to remove the checkwriter from the dishonored check list. The memorandum must indicate the action taken on counseling and training, that the checkwriter passed the installation checkbook maintenance test, that the check has been redeemed, and that administrative/service charges have been paid.

f. Forward appeal actions of second or greater offenses to the individual designated by the installation commander if the conditions in *e* above have been met.

4–4. Installation check control officer

a. On receipt of the notice from the check-cashing facility that a check was returned as dishonored, the ICCO will update the central file on dishonored checkwriters. (See para 2–9*d.*) This file will contain, as a minimum, the following information:

(1) Name and SSN.

(2) Status (active duty, retired, Reserve, National Guard, family member, civilian employee, and so forth) and Service (Army, Navy, Air Force, Marine Corps, or Coast Guard).

(3) Name, grade, and SSN of sponsor, if applicable.

(4) Organization address and telephone number.

(5) Home address and telephone number.

(6) Amount of dishonored check.

(7) The date the check was returned as dishonored.

(8) The date the check was redeemed.

(9) The effective date of the suspension of check-cashing privileges.

(10) The date check-cashing privileges are restored.

b. The central file on dishonored checkwriters will be maintained on all personnel, including those who redeem the dishonored check within the grace period. The file will be used for reference to identify repeat offenders.

c. The dishonored check list will be updated at least monthly to accurately show the current status of suspensions. The list will include suspension expiration dates and will be circulated at least monthly to installation check-cashing and ID card issuing facilities. On-post banks and credit unions may also receive a copy of the dishonored check list. The list may not be circulated to any other institution on or off the installation.

d. The ICCO may be provided terminal access to an electronic check verification

system. The ICCO may use this system to verify check-cashing privileges of individual checkwriters at the request of installation check-cashing facilities.

e. If the checkwriter commits a first offense (para 3–6), the ICCO will—

(1) Add the checkwriter's name to the dishonored check list.

(2) Suspend check-cashing privileges for 6 months.

(3) Inform the commander (supervisor if checkwriter is a civilian) and checkwriter by memorandum that check-cashing privileges are suspended for 6 months from the date of the memorandum and that the checkwriter must attend remedial training (fig 4–3). The checkwriting privileges will be restored when the suspension period is over or earlier if the checkwriter has met the conditions in paragraph 3–6*d*, and the unit commander for soldiers and their family members or the firstline supervisor for civilians decides to restore check-cashing privileges sooner.

f. If the checkwriter commits a second offense (para 3–7), the ICCO will—

(1) Add the checkwriter's name to the dishonored check list if it is not currently on the list.

(2) Suspend check-cashing privileges for 12 months or increase suspension by 12 months if the checkwriter is currently under suspension.

(3) Inform the unit commander (supervisor, if the checkwriter is a civilian) and the checkwriter by memorandum that check-cashing privileges are suspended for 12 months from the date of the memorandum or are increased by 12 months, and that the checkwriter must attend remedial training (fig 4–4). The check-cashing privileges may be restored when the suspension period is over or earlier if the checkwriter has met the conditions in paragraph 3–7*d* and the individual appointed by the installation commander to act on appeals of second offenses approves.

g. If the checkwriter commits a third offense (para 3–8), the ICCO will—

(1) Add the checkwriter's name to the dishonored check list if it is not currently on the list.

(2) Suspend check-cashing privileges for 18 months or increase suspension by 18 months if checkwriter is currently under suspension.

(3) Inform the commander (supervisor if checkwriter is a civilian) and checkwriter by memorandum that check-cashing privileges are suspended for 18 months from date of the memorandum or are increased by 18 months, that the checkwriter must attend remedial training, and that the ID card must be overstamped (fig 4–5). The check-cashing privileges may be restored when the suspension period is over or earlier if the checkwriter has met the conditions in paragraph 3–8*d*, and the individual appointed by the installation commander to act on appeals of third offenses approves.

h. If the checkwriter commits a fourth offense (para 3–9), the ICCO will—

(1) Add the checkwriter's name to the dishonored check list if it is not currently on the list.

(2) Suspend check-cashing privileges indefinitely.

(3) Inform the commander (supervisor if the checkwriter is a civilian) and checkwriter by memorandum that check-cashing privileges have been suspended indefinitely, that the checkwriter must attend remedial training, and that the ID card must be overstamped (fig 4–6). The installation commander may reinstate check-cashing privileges if the checkwriter has met the conditions in paragraph 3–9*d*.

i. If the checkwriter continues to write dishonored checks after the fourth offense, the ICCO will follow guidance in *h* above.

j. The ICCO will remove an individual from the dishonored check list at the end of the suspension period or at the request of the individual having appeal approval authority. The checkwriter must have redeemed the dishonored checks, paid the administrative/service charges, attended remedial training, and passed the installation checkbook maintenance test.

k. If proof of bank error or other excusable error is given, the ICCO will—

(1) Clear the checkwriter's name from the central file of offenders.

(2) Cancel any suspension imposed because of this error.

(3) Inform the checkwriter by memorandum of action taken.

4–5. Identification card issuing facility

a. When informed by the ICCO or the unit commander that an authorized user of the installation check-cashing facilities is suspended for issuing a dishonored check and is required to have his or her ID card overstamped, the ID card issuing facility will take action under AR 640–3, paragraph 4–10, to overstamp the offender's ID card.

b. When reissuing lost or stolen ID cards, the dishonored check list will be examined to determine if the individual applying for a new or replacement card is on it. The individual's unit commander or civilian supervisor should be contacted to determine whether the ID card should be overstamped.

4–6. Personnel of other Services

DA officials may not overstamp ID cards issued by other Services. DA officials may suspend check-cashing privileges of members of other Services, or their family members, by placing them on the dishonored check list. Repeated abuse of check-cashing privileges may result in barring from the installation persons not assigned thereto, except for needed medical services (figs 4–7 and 4–8). This barring may apply to family members and retirees of any Service.

4–7. Appeals

a. Any person whose check-cashing privileges are suspended may submit a written appeal for removal of the suspension. Soldiers or their family members will send the appeal to their unit commander. Civilian employees will send their appeals to their firstline supervisor. The appeal will include the following:

(1) The date check-cashing privileges were suspended.

(2) The name of the check-cashing facility where check was cashed.

(3) The date and name of the facility where full payment, including administrative/service charges, was made.

(4) The date remedial training was completed.

(5) The grade received on the installation checkbook maintenance test.

(6) Reasons why privileges should be restored.

b. ICCOs will not restore privileges if the checkwriter has not attended required training, has not passed the installation checkbook maintenance test, or has not paid in full all dishonored checks and administrative/service charges that did not result from bank or other excusable error.

c. If the appeal was approved, the ICCO will—

(1) Remove the checkwriter's name from the dishonored check list.

(2) Inform the checkwriter promptly of action taken.

4–8. Disposal and transfer of records

ICCOs will—

a. Dispose of inactive files as required by AR–400–2 for file number 210–60*a* (Check-Cashing Privileges).

b. Ensure that the ICCO is added to the installation out-processing checklist.

c. Send active dishonored check files directly to the ICCO of the gaining installation (app B) when offenders are reassigned before the end of their suspension period or that of their family member.

d. Place incoming individuals on check-cashing suspensions if their existing suspensions have not expired. These individuals will remain on suspension until the suspension expires or an appeal is approved.

(Letterhead)

(Office symbol) (MARKS number) *(Date)*

MEMORANDUM THRU: *(Unit commander of active duty checkwriter or sponsor, State adjutant general for members of the Army National Guard, or supervisor for civilians)*

FOR: *(Checkwriter)*

SUBJECT: Notification of Dishonored Check

1. Reference AR 210–60, Personal Check-cashing Control and Abuse Prevention.

2. Your check(s) in the amount of *($)*, dated *(date)*, was/were returned to *(name of check-cashing facility)* as dishonored.

3. You have 10 calendar days from the date of this memorandum to make redemption and pay any administrative/service fee. Failure to make full restitution will result in a suspension of your check-cashing privileges. Restitution for the above check(s) must be made by cash, certified check, or money order to *(where redemption should be made)*.

4. If you can furnish proof or bank of other excusable error to the installation check control officer at *(installation)*, your installation check-cashing privileges will be restored immediately. If proof is furnished, this will not be considered an offense, and no record of this transaction will be kept.

(Signature of check-cashing facility representative)

Note: MEMORANDUM THRU of address applies when two or more offenses occured.

Figure 4–1. Format for notification of dishonored check

(Letterhead)

(Office symbol) (MARKS number) *(Date)*

MEMORANDUM FOR *(Checkwriter)*

SUBJECT: Counseling Statement for Dishonored Check(s)

1. A Notification of Dishonored Check, dated *(date)*, has been received and is given to you in conjunction with this counseling statement. The Notification requires you to perform one of the following:

a. Make restitution.
b. Furnish proof of bank error or other extenuating circumstances.

2. I have discussed the reason for the dishonored check with you, which is as follows:

3. Several offices are available to provide budgeting or financial assistance. I am/am not scheduling you for this training.

4. Consequences for abusing check-cashing privileges include the following:
a. Suspension of check-cashing privileges.
b. Memorandum of reprimand.
c. Appropriate comments in evaluation reports.
d. Administrative separation.
e. Bar to enlistment.
f. Denial of promotion.
g. Reduction in grade for inefficiency.

5. These consequences may be avoided by performing the requirements in paragraph 1. Subsequent offenses may be dealt with more severely.

(Signature of commander)

Checkwriter's comments:

(Signature of checkwriter)

Figure 4–2. Format for dishonored check counseling statement

(Letterhead)

(Office Symbol) (MARKS number) *(Date)*

MEMORANDUM THRU *(Unit commander of active duty checkwriter/sponsor, State adjutant general for members of the Army National Guard, or supervisor for civilians)*

FOR *(Checkwriter)*

SUBJECT: Suspension of Check-Cashing Privileges--First Offense

1. Reference AR 210-60, Personal Check-Cashing Control and Abuse Prevention.

2. Your dishonored check(s) in the amount of *(dollar amount)*, dated *(date)*, and returned to *(name of check-cashing facility)* as dishonored was/were not redeemed within the grace period. Therefore, your installation check-cashing privileges are suspended for 6 months and you are required to attend remedial training on checkbook maintenance. The suspension period will end 6 months from the date of this memorandum, provided the check(s) has/have been redeemed and all administrative/service charges have been paid, you have attended remedial training, and you have passed the installation checkbook maintenance test. Failure to make redemption will result in collection action being taken against your pay account. A record of this occurrence will be kept in the check control office. Future dishonored check instances may result in more severe restrictions and/or disciplinary action against you.

3. You may appeal the suspension of your installation check-cashing privileges to your unit commander (if military or family member) or firstline supervisor (if civilian). Your unit commander (if military or family member) or firstline supervisor (if civilian) may approve restoring your check-cashing privileges prior to the end of 6 months; however, the check(s) must have been redeemed, all administrative/service charges paid, remedial training completed, and you must have passed the installation checkbook maintenance test.

(Installation check control officer)

Figure 4-3. Format for suspension notification—first offense

(Letterhead)

(Office Symbol) (MARKS number) *(Date)*

MEMORANDUM THRU *(Unit commander of active duty checkwriter/sponsor, State adjutant general for members of the Army National Guard, or supervisor for civilians)*

FOR *(Checkwriter)*

SUBJECT: Suspension of Check-Cashing Privileges--Second Offense

1. Reference AR 210-60, Personal Check-Cashing Control and Abuse Prevention.

2. Your dishonored check(s) in the amount of *(dollar amount)*, dated *(date)*, and returned to *(name of check-cashing facility)* as dishonored was/were not redeemed within the grace period. Therefore, your installation check-cashing privileges are suspended for 12 months and you are required to attend remedial training, since this is your second offense. The suspension period will end 12 months from the date of this memorandum, provided the check(s) has/have been redeemed and all administrative/service charges have been paid, you have attended remedial training, and you have passed the installation checkbook maintenance test. Failure to make redemption will result in collection action being taken against your pay account. A record of this occurrence will be kept in the check control office. Future dishonored check instances may result in more severe restrictions and/or disciplinary action.

3. You may appeal the suspension of your installation check-cashing privileges to your unit commander (if military or family member) or firstline supervisor (if civilian). Your unit commander (if military or family member) or firstline supervisor (if civilian) may approve restoring your check-cashing privileges prior to the end of 12 months; however, the check(s) must have been redeemed, all administrative/service charges paid, remedial training completed, and you must have passed the installation checkbook maintenance test.

(Installation check control officer)

Note: If the checkwriter is currently on the dishonored check list, change paragraph 2 to indicate that current suspension is increased by 12 months.

Figure 4–4. Format for suspension notification—second offense

(Letterhead)

(Office Symbol) (MARKS number) *(Date)*

MEMORANDUM THRU *(Unit commander of active duty checkwriter/sponsor, State adjutant general for members of the Army National Guard, or supervisor for civilians)*

FOR *(Checkwriter)*

SUBJECT: Suspension of Check-Cashing Privileges--Third Offense

1. Reference AR 210-60, Personal Check-cashing Control and Abuse Prevention.

2. Your dishonored check(s) in the amount of *(dollar amount)*, dated *(date)*, and returned to *(name of check-cashing facility)* as dishonored was/were not redeemed within the grace period. Therefore, your installation check-cashing privileges are suspended for 18 months, you must have your ID card overstamped, and you are required to attend remedial training, since this is your third offense. The suspension period will end 18 months from the date of this memorandum, provided the check(s) has/have been redeemed and all administrative/service charges have been paid, you have attended remedial training, and you have passed the installation checkbook maintenance test. Failure to make redemption will result in collection action being taken against your pay account. A record of this occurrence will be kept in the check control office. Future dishonored check instances may result in more severe restrictions and/or disciplinary action against you.

3. You may appeal the suspension of your installation check-cashing privileges to your unit commander (if military or family member) or firstline supervisor (if civilian). Your unit commander (if military or family member) or firstline supervisor (if civilian) may approve restoring your check-cashing privileges prior to the end of 18 months; however, the check(s) must have been redeemed, all administrative/service charges paid, remedial training completed, and you must have passed the installation checkbook maintenance test.

(Installation check control officer)

Note: If the checkwriter is currently on the dishonored check list, change paragraph 2 to indicate that current suspension is increased by 18 months.

Figure 4-5. Format for suspension notification—third offense

(Letterhead)

(Office Symbol) (MARKS number) *(Date)*

MEMORANDUM THRU *(Unit commander of active duty checkwriter/sponsor, State adjutant general for members of the Army National Guard, or supervisor for civilians)*

FOR *(Checkwriter)*

SUBJECT: Suspension of Check-Cashing Privileges--Fourth Offense

1. Reference AR 210-60, Personal Check-Cashing Control and Abuse Prevention.

2. Your dishonored check(s) in the amount of *(dollar amount)*, dated *(date)*, and returned to *(name of check-cashing facility)* as dishonored was/were not redeemed within the grace period. Therefore, your installation check-cashing privileges are suspended indefinitely, you are required to attend remedial training, and you must have your ID card overstamped since this is your fourth offense. Your must report to the ID card issuing facility to receive an overstamped ID card. The suspension period will end only at the approval of the installation commander, provided the check(s) has/have been redeemed and all administrative/service charges have been paid, you have attended remedial training, and you have passed the installation checkbook maintenance test. Failure to make redemption will result in collection action being taken against your pay account. A record of this occurrence will be kept in the check control office. Future dishonored check instances may result in more severe restrictions and/or disciplinary action against you.

3. You may appeal the suspension of your installation check-cashing privileges to your unit commander (if military or family member) or firstline supervisor (if civilian). The installation commander may approve restoring your check-cashing privileges; however, the check(s) must have been redeemed, all administrative/service charges paid, remedial training completed, and you must have passed the installation checkbook maintenance test.

(Installation check control officer)

Figure 4–6. Format for suspension notification—fourth offense

(Letterhead)

(Office Symbol) (MARKS number) *(Date)*

MEMORANDUM FOR *(Checkwriter)*

SUBJECT: Intent to Debar from United States Military Installation

1. You are hereby notified of intent to bar you from entering or reentering the limits of *(name of installation)*, except to enter and exit the installation by the most direct route for needed medical treatment at *(name of hospital or clinic)*. This bar to the installation is because *(reason for debarment)*. This bar to the installation will be removed *(date or when certain actions are completed)*.

2. Section 1382, title 18, United States Code, states:

"Whoever within the jurisdiction of the United States, goes upon any military, Naval, or Coast Guard Reservation, Post, Fort, Arsenal, Yard, Station or Installation, after having been removed therefrom or ordered not to reenter by any officer or person in command or charge thereof shall be fined not more than $500 or imprisoned not more than 6 months, or both."

3. After debarment, if you are found within the limits of *(name of installation)* without having received prior approval to enter the installation, except for the purpose of obtaining needed medical care, you will be detained by military authorities and turned over to Federal authorities for prosecution under the above law.

4. Prior to final action barring you from entering or reentering the limits of *(name of installation)*, you are hereby given an opportunity to present evidence on your behalf and to comply with the requirements set forth in paragraph 1. This information may be presented to *(name of installation)* installation check control officer. If a reply is not received within *(number of)* days of the date you receive this memorandum, a memorandum of debarment will automatically be sent to you.

(Installation commander)

Figure 4–7. Format for notice of intent to debar from installation

(Letterhead)

(Office Symbol) (MARKS number) *(Date)*

MEMORANDUM FOR *(Checkwriter)*

SUBJECT: Debarment from United States Military Installation

1. You are hereby prohibited as of this date from entering or reentering the limits of *(name of installation)*, except to enter and exit the installation by the most direct route for needed medical treatment at *(name of hospital or clinic)*. This bar to the installation is because *(reason for debarment)*. This bar to the installation will be removed *(date or when certain actions are completed)*.

2. Section 1382, title 18, United States Code, states:

"Whoever within the jurisdiction of the United States, goes upon any Military, Naval, or Coast Guard Reservation, Post, Fort, Arsenal, Yard, Station or Installation, after having been removed therefrom or ordered not to reenter by any officer or person in command or charge thereof shall be fined not more than $500 or imprisoned not more than 6 months, or both."

3. If you are hereafter found within the limits of *(name of installation)* without having received prior approval to enter the installation, except for the purpose of obtaining needed medical care, you will be detained by military authorities and turned over to Federal authorities for prosecution under the above law.

4. If you wish to appeal this debarment, a written request for a hearing on the matter should be sent to the *(name of installation)* installation check control officer within *(number of)* days of the date of this memorandum. You will be informed by memorandum of the date, time, and place of the hearing for your appeal.

(Installation commander)

CF:
PM
SJA

Figure 4–8. Format for notice of debarment from installation

Chapter 5
Dishonored Check Report, RCS: CSCOA–105

5–1. Report use
The Dishonored Check Report (RCS: CSCOA–105) provides data needed for control and management purposes.

5–2. Source of data
Data for preparation of the report will be obtained from records kept at each installation.

5–3. Preparation
a. The Dishonored Check Report will be prepared by the ICCO in the format at figure 5–1 for ICCOs with automated systems. For ICCOs with manual systems, the report need only contain the total number of dishonored checks and the total dollar value. The format in figure 5–1 is preferred. Negative reports will be furnished. Items, such as corrective actions taken, may augment the report.

b. Statistics for transferred personnel will be dropped by the losing installation and picked up by the gaining installation for suspension purposes.

5–4. Frequency, routing, and due dates
The ICCO will—

a. Prepare the report quarterly.

b. Send the original report to the MACOM.

c. Send copy of the report to the finance and accounting officer for evaluation (para 2–10*b*) and ultimate routing to the installation commander.

d. Send a copy of the report to the Office of the Director of Finance and Accounting, ATTN: SAFM–FAP–B, Indianapolis, IN 46249–1016, no later than 30 calendar days after the end of each FY quarter.

e. Provide unit commander with unit dishonored check data.

Dishonored Check Report, RCS: CSCOA–105

		AAFES	Commissary	FAO	NAF	Other	Total
1. E1–E4	A						
	B						
2. E5–E6	A						
	B						
3. E7–E9	A						
	B						
4. W01/05	A						
	B						
5. 06/Above	A						
	B						
6. Total (Lines 1–5)	A						
	B						
7. Other Services	A						
	B						
8. Retired Military	A						
	B						
9. NG/Res	A						
	B						
10. Family member	A						
	B						
11. All other (DOD civ)	A						
	B						
12. TOTAL (Lines 7–11)	A						
	B						
13. Grand total (Line 6+12)	A						
	B						

Row A=Number of dishonored checks by category for the month.
Row B=Total dollar value of dishonored checks by category for the month. (Dollar values will be rounded to the nearest dollar.)

Figure 5–1. Format for Dishonored Check Report

Chapter 6
Prevention

6–1. Ethics and military competence

Ethics and military competence are closely related. Poor performance in one area contributes to poor performance in another. Therefore, a major element in personal financial management is ethics. Responsibility, integrity, and high standards of conduct will be stressed. This aspect of responsible financial management is considered a part of leader development and should be included in leadership instruction.

6–2. Personal financial readiness/ soldier money management

PER/SMM training will be conducted throughout the Army training system as prescribed in paragraphs 6–3 and 6–4.

6–3. Initial entry training

Initial entry training will emphasize the prevention of check-cashing abuse. Recruits will be—

a. Given an overview of basic pay entitlements, DA Form 3686 (JUMPS-Army Leave and Earnings Statement), and maintenance of a checkbook.

b. Made aware of counseling resources and procedures.

c. Instructed on their responsibility to themselves, their family members, and their peers.

d. Made aware of the disciplinary and career consequences of the abuse of check-cashing privileges.

6–4. Remedial training

Remedial training is mandatory for check-writers committing offenses. Emphasis will be on checkbook management skills. This training is a prerequisite for removal from check-cashing suspensions (paras 3–6 through 3–9). Remedial training will include budget counseling when budget problems exist. After completion of the remedial training, the individual will be given a test on checkbook maintenance. The ICCO will require a minimum of 70 percent of correct responses to pass the test. The individual must be able to demonstrate successful completion of the training and that he or she has the ability to properly maintain a checking account.

Appendix A
References

Section I
Required Publications

AR 30–19
Army Commissary Store Operating Policies. (Cited in para 1–1*b*.)

AR 37–103
Finance and Accounting for Installations: Disbursing Operations. (Cited in para 1–1*b*. and 2–10*c*.)

AR 37–104–3
Military Pay and Allowances Procedures: Joint Uniform Military Pay System (JUMPS–Army). (Cited in para 4–1*c*.)

AR 37–104–10
Military Pay and Allowances Procedures for Inactive Duty Training: Joint Uniform Military Pay System—Reserve Components (JUMPS–(RC)–Army). (Cited in para 4–1*c*.)

AR 37–108
General Accounting and Reporting for Finance and Accounting Offices. (Cited in para 4–1*c*.)

AR 60–20/AFR 147–14
Army and Air Force Exchange Service (AAFES) Operating Policies. (Cited in para 1–1*b*.)

AR 190–29
Minor Offenses and Uniform Violation Notices Referred to U.S. District Courts. (Cited in para 3–1*h*.)

AR 215–1
Administration of Morale, Welfare, and Recreation Activities and Nonappropriated Fund Instrumentalities. (Cited in para 1–1*b*.)

AR 215–2
The Management and Operation of Morale, Welfare, and Recreation Activities and Nonappropriated Fund Instrumentalities. (Cited in para 1–1*b*.)

AR 310–3
Preparation, Coordination, and Approval of Department of the Army Publications. (Cited in para 2–3*b*.)

AR 600–20
Army Command Policy and Procedures. (Cited in para 2–7*c*.)

AR 600–31
Suspension of Favorable Personnel Actions for Military Personnel in National Security Cases and Other Investigations or Proceedings. (Cited in para 4–2*i*.)

AR 600–37
Unfavorable Information. (Cited in para 4–2*i*.)

AR 640–3
Identification Cards, Tags, and Badges. (Cited in para 4–5*a*.)

Section II
Related Publications

A related publication is merely a source of additional information. The user does not have to read it to understand this regulation.

Department of Defense Military Pay and Allowances Entitlements Manual (DODPM).

Department of Defense Retired Pay Manual (DODRPM).
Exchange Service Manual 55–21.

Section III
Referenced Forms

DA Form 3686
JUMPS–Army Leave and Earnings Statement.

DD Form 2A (Act)
Active Duty Military ID Card.

DD Form 2A (Res)
Armed Forces of the United States ID Card (Reserve).

DD Form 2A (Ret)
United States Uniformed Services ID Card (Retired).

DD Form 139
Pay Adjustment Authorization.

Appendix B
Directory of Check Control Offices

Note: Telephone numbers are listed as AUTOVON, when available.

Section I
Major Army Command Check Control Offices

Commander in Chief
U.S. Army, Europe and Seventh Army
ATTN: AETT-PER-CCO
APO New York 09114-5413
Telephone: 370-7240/6319

Commander
U.S. Army Materiel Command
ATTN: AMCRM-FPA
5001 Eisenhower Avenue
ALEX VA 22333-0001
Telephone: 284-9250/9251

Commander
U.S. Army Intelligence and Security Command
ATTN: IARM-F
Arlington Hall Station
Arlington, VA 22212
Telephone: 222-6708

Commander
U.S. Army Information Systems Command
ATTN: AS-RM-FP
Fort Huachuca, AZ 85613-5000
Telephone: 879-6444

Commander
Military Traffic Management Command
ATTN: MT-CMF
WASH DC 20315
Telephone: 289-1100

Commander
U.S. Army Military District of Washington
Office of DCSPER: ANPE (Check Control Office), Bldg 48
Fort Lesley J. McNair
WASH DC 20319-5010
Telephone: 475-2498/2499/2500

Commander
U.S. Army Health Services Command
ATTN: HSCO-A
Fort Sam Houston, TX 78234
Telephone: 471-2267/2613

Commander
Forces Command
ATTN: FCJ8-FAF
Fort McPherson, GA 30330-6000
Telephone: 572-4172

Commander
U.S. Army Training and Doctrine Command
ATTN: ATPL-AS
Fort Monroe, VA 23651-5000
Telephone: 680-4498

Commander
U.S. Army Japan/IX Corps
ATTN: AJGH-PA-CA
APO San Francisco 96343
Telephone: 233-3405

Commander
U.S. Forces, Korea
ATTN: RMJ-M-CC
APO San Francisco 96301-0010
Telephone: 293-8503

Commander
U.S. Army Western Command
ATTN: APRM-FA
Fort Shafter, HI 96858-5100
Telephone: 438-1940

Section II
Continental United States Installations (including Alaska and Hawaii)

Commander
U.S. Army Aberdeen Proving Ground Support Activity
ATTN: STEAP-PA-CC
Aberdeen Proving Ground, MD 21005-5001
Telephone: 298-4852

Commander
Anniston Army Depot
ATTN: SDSANCD-FA
Anniston, AL 36201
Telephone: 694-7585

Commander
U.S. Army Garrison
Arlington Hall Station
ATTN: IAG-DPCA
Arlington, VA 22212
Telephone: 222-5145

Commander
U.S. Army Engineer Center and Fort Belvoir
ATTN: ATZA-PA
Fort Belvoir, VA 22060-5011
Telephone: 354-6440

Commander
U.S. Army Infantry Center and Fort Benning
ATTN: ATZB-AG-PA
Fort Benning, GA 31905-5000
Telephone: 835-7224

Commander
U.S. Army Air Defense Artillery Center and Fort Bliss
ATTN: ATZC-PAC-PZ, BLDG 500A
Fort Bliss, TX 79916-5101
Telephone: 978-3173

Commander
Headquarters XVIII Airborne Corps and Fort Bragg
DPCA
ATTN: AFZA-PA-Z
Fort Bragg, NC 28307-5000
Telephone: 236-3126

Commander
101st Airborne Division (AASLT) and Fort Campbell
ATTN: AFZB-PA-FM-C, BLDG 2301
Fort Campbell, KY 42223
Telephone: 635-7536

Commander
U.S. Army Garrison—Adjutant
ATTN: ATZE-PA-A
Carlisle Barracks, PA 17013-5002
Telephone: 242-3520/4342

Commander
Fort Carson and 4th Infantry Division (M)
ATTN: AFZC-PA-CM(ICCO)
Fort Carson, CO 80913-5000
Telephone: 691-5266/5343

Commander
HQ U.S. Army Garrison—Panama
ATTN: AFZU-PA-S
APO Miami 34004
Telephone: 313-287-3206

Commander
Corpus Christi Army Depot
ATTN: SDSCC-CF
Corpus Christi, TX 78419
Telephone: 861-3406

Commander
Fort Detrick
ATTN: HFHD-PCA
Frederick, MD 21701-5000
Telephone: 343-7323

Commander
Fort Devens
ATTN: AFZD-CMF-D
Fort Devens, MA 01433
Telephone: 256-2226

Commander
U.S. Army Training Center and Fort Dix
ATTN: ATZDGA-GAS
Fort Dix, NJ 08640-5111
Telephone: 944-4045/3375

Commander
10th Mountain Division (Light Infantry) and Fort Drum
ATTN: AFZS-PA-FSS-CCO
Fort Drum, NY 13602-5018
Telephone: 341-4244

Commander
U.S. Army Dugway Proving Ground
ATTN: STEEP-JA
Dugway, UT 84022
Telephone: 789-3333

Commander
U.S. Army Transportation Center and Fort Eustis
ATTN: ATZF-AG
Fort Eustis, VA 23604-5076
Telephone: 927-2108/2908

Commander
Fitzsimons Army Medical Center
ATTN: HSHG-PN
Aurora, CO 80045
Telephone: 943-8722

Commander
U.S. Army Signal Center and Fort Gordon
ATTN: ATZH-IMD-IA
Fort Gordon, GA 30905-5000
Telephone: 780-2733/3693

Commander
172d Infantry Brigade, Fort Greely
ATTN: AFVR-FG-PA
Fort Greely, AK 99733-5000
Telephone: 317-872-4220

Commander
U.S. Army Soldier Support Center and Fort Benjamin Harrison

ATTN: ATZI–PAG
Fort Benjamin Harrison, IN 46216–5000
Telephone: 699–4531

Commander
New York Area Command and Fort Hamilton
ATTN: DPCA, ATZD–FHB
Brooklyn, NY 11252–5100
Telephone: 232–4758/4778

Commander
HQ III Corps and Fort Hood
ATTN: AFZF–PA–FSD–CCO
Fort Hood, TX 76544–5056
Telephone: 737–5160/2814

Commander
Fort Sam Houston
ATTN: AFZG–PA–R
Fort Sam Houston, TX 78234–5000
Telephone: 471–6038

Commander
U.S. Army Garrison, Fort Huachuca
ATTN: ASH–RM–FD
Fort Huachuca, AZ 85613–6000
Telephone: 879–2527/3425

Commander
U.S. Army Garrison, Fort Indiantown Gap
ATTN: AFZQ–PA–A
Annville, PA 17003
Telephone: 235–2010/2552

Commander
U.S. Army Training Center and Fort Jackson
ATTN: HQ Troop Command
Fort Jackson, SC 29207–5240
Telephone: 734–6218

Commander
U.S. Army Jefferson Proving Grounds
ATTN: STEJP–RM–F
Madison, IN 47250–5100
Telephone: 480–7645

Commander
U.S. Army Armor Center and Fort Knox
ATTN: ATZK–AG–PAB
Fort Knox, KY 40121–5000
Telephone: 464–6052/4034/1353

Commander
U.S. Army Combined Arms Center and Fort Leavenworth
DPCA
ATTN: ATZL–GP
Fort Leavenworth, KS 66027–5000
Telephone: 552–3836/3719

Commander
U.S. Army Quartermaster Center and Fort Lee
ATTN: ATZM–PAC–R
PO BOX 5070
Fort Lee, VA 23801–5000
Telephone: 687–2668/5783

Commander
Letterkenny Army Depot
ATTN: SDSLE–AJ
Chambersburg, PA 17201
Telephone: 243–7705

Commander
HQ I CORPS and Fort Lewis
ATTN: AFZH–PAP–C
Fort Lewis, WA 98433–5000
Telephone: 357–2465/6511

Commander
U.S. Army Chemical and Military Police Centers and Fort McClellan
ATTN: ATZN–RMF–Q
Fort McClellan, AL 36205–5000
Telephone: 865–4157

Commander
Fort McCoy
ATTN: AFZR–PAF–CC
Sparta, WI 54656–5000
Telephone: 280–2507

Commander
Fort McPherson
DPCA
ATTN: AFZK–PA–R
Fort McPherson, GA 30330–5000
Telephone: 572–4157/2155

Commander
Fort George G. Meade
ATTN: AFZI–PAR–M
Fort George G. Meade, MD 20755–5070
Telephone: 923–7831/5913

Commander
CECOM
ATTN: SELHI–ADJ
Fort Monmouth, NJ 07703–5009
Telephone: 922–7825

Commander
Fort Monroe
ATTN: ATZG–PAA–FM
Fort Monroe, VA 23651–6000
Telephone: 680–4355

Commander
U.S. Army Natick Research and Development Command
ATTN: Check Control (FAO)
Natick, MA 01760
Telephone: 955–2663

Commander
New Cumberland Army Depot
ATTN: SDSNC–AA
New Cumberland, PA 17070
Telephone: 977–6118/6322

Commander
7th Infantry Division and Fort Ord
ATTN: AFZW–CM–FBC
Fort Ord, CA 93941
Telephone: 929–6219/4585

Commander
U.S. Army Armament Research, Development, and Engineering Center
ATTN: SMCAR–HD
Picatinny Arsenal, NJ 07806–5000
Telephone: 880–5290

Commander
Pine Bluff Arsenal
ATTN: SARPB–CT–FA
Pine Bluff, AR 71601
Telephone: 966–6316

Commander
5th Infantry Division (M) and Fort Polk
ATTN: AFZX–PA–GA
Fort Polk, LA 71459
Telephone: 863–7521/4271

Commander
Presidio of San Francisco
ATTN: AZFM–PA–A
Presidio of San Francisco, CA 94129
Telephone: 586–4516

Commander
Pueblo Army Depot
ATTN: DRXPU–AF
Pueblo, CO 81001
Telephone: 877–4101

Commander
Red River Army Depot
ATTN: SDSRR–AA
Texarkana, TX 75507
Telephone: 829–2118

Commander
U.S. Army Missile Command
ATTN: AMSMI–RA–PP–FM
Bldg 112
Redstone Arsenal, AL 35809
Telephone: 746–2924

Commander
172d Infantry Brigade
ATTN: AFVR–PA–RS
Fort Richardson, AK 99503
Telephone: 317–863–3131

Commander
1st Infantry Division and Fort Riley
ATTN: AFZN–PA–CFM
Fort Riley, KS 66442–6415
Telephone: 586–2026/3796

Commander
7th Signal Command and Fort Ritchie
ATTN: ASNJ–RM–FAO
Fort Ritchie, MD 21719–5010
Telephone: 277–5302

Commander
U.S. Army Armament Materiel Readiness Command
ATTN: DRSAR–CPF–P
Rock Island, IL 61299
Telephone: 793–6149

Commander
U.S. Army Aviation Center and Fort Rucker
DPCA
ATTN: ATZQ–PAC–FA
Fort Rucker, AL 36362–5000
Telephone: 558–2106/5640

Commander
St. Louis Area Support Center
ATTN: STSAS–G
Granite City, IL 62040
Telephone: 892–4226

Commander
Seneca Army Depot
ATTN: SDSSE–FAO
Romulus, NY 14541–0001
Telephone: 489–5569/5383

Commander
U.S. Army Support Command, Hawaii
ATTN: APZV–PAP
Fort Shafter, HI 96868–5000
Telephone: 438–1079

Commander
Sharpe Army Depot
ATTN: SDSSH–KF–D
Lathrop, CA 95331
Telephone: 462–2349/2134/2616

Commander
Fort Sheridan
ATTN: AFZO-PA-H
Fort Sheridan, IL 60037
Telephone: 459-2800/2478/2595

Commander
Sierra Army Depot
ATTN: SDSSI-FA
Herlong, CA 96113
Telephone: 830-9318/9173

Commander
U.S. Army Field Artillery Center and Fort Sill
ATTN: ATZR-PAA-S
Fort Sill, OK 73503-5100
Telephone: 639-5845/4001

Commander
24th Infantry Division and Fort Stewart
ATTN: APZP-PAPC
Fort Stewart, GA 31314-5000
Telephone: 971-3044

Commander
Tobyhanna Army Depot
ATTN: SDSTO-SO
Tobyhanna, PA 18466-5067
Telephone: 795-7693/7694

Commander
Tooele Army Depot
ATTN: SDSDTE-AS
Tooele, UT 84074
Telephone: 790-2414

Commander
U.S. Army Garrison, Vint Hill Farms
Class B agent Finance Office
ATTN: LAVDRM-F
Warrenton, VA 22186
Telephone: 249-6494/6630

Commander
172d Infantry Brigade
ATTN: AFVR-FW-PA
Fort Wainwright
Fort Wainwright, AK 99703
Telephone: 353-7292

Commander
Walter Reed Army Medical Center
ATTN: HSW-S-SSA
6925 16th Street, NW
WASH DC 20012
Telephone: 291-3475

Commander
Watervliet Arsenal
ATTN: SARWV-CPF
Watervliet, NY 12189
Telephone: 974-5604

Finance and Accounting Office
United States Military Academy
West Point, NY 10996-1996
Telephone: 688-2607

Commander
U.S. Army White Sands Missile Range
ATTN: Check Control Office
White Sands Missile Range, NM 88002
Telephone: 258-2031

Commander
U.S. Army Training Center/Engineer and Fort Leonard Wood
ATTN: ATZT-PA-CFM
Fort Leonard Wood, MO 65473-5000
Telephone: 581-8010

Commander
U.S. Army Yuma Proving Ground
ATTN: STEYP-AD
Yuma, AZ 85364
Telephone: 899-2134

Section III
USARJ Installations

Commander
9th Area Support Group (PROV) (USAGH)
ATTN: Check Control Officer
APO San Francisco 96343-0068
Telephone: 233-4357/3557

Commander
10th Area Support Group (PROV) (USAGO)
ATTN: Check Control Officer
APO San Francisco 96331-0008
Telephone: 631-4703/4704

Section IV
USAREUR

All transfers of records to USAREUR should be sent to the following:

Commander
21st Replacement Battalion
ATTN: AEUAR-AT
APO New York 09057

Commander
USMCA, Ansbach
ATTN: AETS-ASB-AF
APO New York 09177
Telephone: 468-8765

Commander
USMCA, Aschaffenburg
ATTN: Check Control Office
APO New York 09162
Telephone: 323-7357/8857

Commander
USMCA, Augsburg
ATTN: AETS-FG-AU-CCO
APO New York 09178
Telephone: 434-6361

Commander
USMCA, Bad Toelz
ATTN: AETSBDT-ICCO
APO New York 09050
Telephone: 2531-688/800

Commander
14TH FSU
ATTN: AETS-FG-BA-CCO
APO New York 09139
Telephone: 469-8667

Commander
USMCA, Baumholder
ATTN: AETV-BHR-AM
DPCA Box 18
APO New York 09034
Telephone: 485-6226

Commander
HQ, U.S. Army Berlin
ATTN: AEBA-BA-PO
APO New York 09742-5003
Telephone: 332-6219/6683

Commander
Norddeutschland Military Community
ATTN: AERN-DB-FC
APO New York 09069-0026
Telephone: 342-8676

Commander
USMCA, Bad Kreuznach
ATTN: AETV-BKR-CK
APO New York 09252
Telephone: 490-6143/6482

Commander
HQ, 47th ASG, UK
ATTN: AERUK-A
APO New York 09075-3738
Telephone: 243-1203/1354

Commander
528th USA Artillery Group
ATTN: AESE-T-F
APO New York 09380
Telephone: Operator

Commander
USMCA, Darmstadt
ATTN: AETV-DMT-AG
APO New York 09175
Telephone: 348-6224/7410

Commander
558th USA Artillery Group
ATTN: AESE-G-FIN
APO New York 09253
Telephone: 661-3457

Commander
Frankfurt Military Command
ATTN: AETV-FKT-AF
FMD, PO Box 41
APO New York 09710
Telephone: 320-6556

Commander
Office of the DPCA
Downs Barracks, Bldg #7126
APO New York 09146
Telephone: 321-3738

Commander
USMCA, Garmisch
ATTN: AETSGAR-DPCA
APO New York 09053
Telephone: 2535-477/766

Commander
USMCA, Giessen
ATTN: Check Control Office
APO New York 09169-0026
Telephone: 343-7126

Commander
USMCA, Goeppingen
ATTN: AETFGPN-DPCA-CCO
APO New York 09454
Telephone: 425-3832/3494

Commander
7th Army Training Command
DPCA
ATTN: AETT-PER-ADCFA
APO New York 09114
Telephone: 475-7165

Commander
USMCA, Hanau
DPCA
ATTN: AETU-HNU-DM

APO New York 09165–0715
Telephone: 322–8824/8204

Commander
USMCA, Heidelberg
ATTN: AEUSG–PE–CCO
APO New York 09102
Telephone: 370–8572/6918

Commander
USMCA, Heilbronn
ATTN: AETS–HBN–DPCA–CCO
APO New York 09176
Telephone: 276–1588

Commander
29th Area Support Group
Community Check Control Officer
ATTN: AERAS–CA–BD
APO New York 09054
Telephone: 483–7380/8359

Commander
USMCA, Karlsruhe
ATTN: AERQ–AN–CCO
APO New York 09164
Telephone: 376–6254

Commander
USAMCAL
ATTN: AESE–LI–PAG
APO New York 09019
Telephone: 633–7370

Commander
USMCA, Mainz
ATTN: AETV–MNZ–DF
APO New York 09185
Telephone: 334–8302

Commander
USMCA, Mannheim
ATTN: AERM–AG
APO New York 09086–3877
Telephone: 380–6232/6064

Deputy Commander
Miesau Sub-community
ATTN: AERZM–DSGCDR
APO New York 09059
Telephone: 2222–852/503

Commander
USMCA, Munich
ATTN: AETS–MUN–A–A
APO New York 09407
Telephone: 440–6444

Commander
USMCA, NATO/SHAPE Support Group
DPCA
ATTN: AERSH–AC
APO New York 09088
Telephone: 423–4618/4934

Commander
USMCA, Neu Ulm
ATTN: AETSULM–DPCA–CCO
APO New York 09035
Telephone: 427–6584/6286

Commander
USMCA, Nurenberg
Check Control Office
ATTN: AETS–NBG–CA–CC
APO New York 09696
Telephone: 460–7101/6644

Commander
USMCA, Pirmasens
ATTN: AERP–PFM
APO New York 09189–3878
Telephone: 495–7247/6157/6110

Commander
USMCA, the Netherlands
ATTN: AERAN–AC
APO New York 09011
Telephone: 360–7543

Commander
USMCA, Rheinburg
ATTN: AERV–PA–M
APO New York 09712–3767
Telephone: Civ 011 49 02843–707941773

Commander
Sub-community Activity
USMCA, Schwaebisch Hall
ATTN: AETS–HBN–S–DPCA
APO New York 09025
Telephone: 4264–717/577

Commander
USMCA, Schweinfurt
ATTN: AETSSFT–P–CCO
APO New York 09033
Telephone: 354–6162/8305/6271

Commander
USAFS, Sinop
ATTN: IAEN–AG
APO New York 09133
Telephone: 672–1110, Sinop Ext 209 Ext 334

Commander
HQ, Greater Stuttgart Military Community
ATTN: AETS–SG–DM
APO New York 09154
Telephone: 420–6023

Commander
22d ASG (Vicenza)
DPCA, Financial Mgmt Div
ATTN: AESE–VPM
APO New York 09221
Telephone: 634–7905

Commander
USMCA, Wiesbaden
ATTN: AETV–WSB–CPC–CCO
APO New York 09457
Telephone: 337–5813/5316

Commander
USMCA, Worms
ATTN: AERWP
APO New York 09058
Telephone: 2421–7861/7250

Commander
USMCA, Wuerzburg
ATTN: AETSWRZ–AA
APO New York 09801
Telephone: 350–6347

Commander
USMCA, Zweibruecken
ATTN: AERZP–C–FMC
APO New York 09052
Telephone: 2281–7283/6682

Glossary

Section I
Abbreviations

AAFES
Army and Air Force Exchange Service

ACS
Army Community Service

AF
appropriated fund

ASA(FM)
Assistant Secretary of the Army (Financial Management)

CG
commanding general

DA
Department of the Army

DCSPER
Deputy Chief of Staff for Personnel

DOD
Department of Defense

DODPM
Department of Defense Military Pay and Allowances Manual

DODRPM
Department of Defense Retired Pay Manual

DPCA
Deputy for Personnel and Community Activities

HQDA
Headquarters, Department of the Army

ICCO
installation check control office(r)

ID
identification

MACOM
major Army command

NAF
nonappropriated fund

OASA(FM)
Office of the Assistant Secretary of the Army (Financial Management)

PAC
Personnel Administration Center

PFR/SMM
personal financial readiness/soldier money management

POI
program of instruction

RCS
requirement control symbol

SSN
social security number

TDY
temporary duty

TRADOC
U.S. Army Training and Doctrine Command

UCMJ
Uniform Code of Military Justice

USACFSC
U.S. Army Community and Family Support Center

Section II
Terms

Agency relationship
The relationship that exists when an individual authorizes a person (or persons) to act on the individual's behalf.

Check-cashing facility
The appropriated fund or nonappropriated fund activity that accepts or cashes checks for merchandise, services, cash, or payment of debts to the Government.

Central file of offenders
A file maintained by the installation check control officer listing all persons that have written dishonored checks. This file is not published for use by any of the check-cashing facilities.

Dishonored check
A check returned unpaid by the financial institution on which it was drawn due to insufficient funds, closed account, no account, or other like cause.

Dishonored check list
A manual list or listing stored in an electronic check verification system of persons whose check-cashing privileges are suspended.

Electronic check verification system
An automated system that identifies persons whose check-cashing privileges have been denied; for example, the AAFES' TRW system, or the commissary's National Cash Register electronic point of sales system.

Grace period
Time allowed (10 calendar days from the date of the notification memorandum) in which redemption of a dishonored check must be made.

Habitual dishonored checkwriter
A soldier who writes dishonored checks on a regular basis but redeems the check within the grace period, thus never being placed on the dishonored check list.

Offense
An offense occurs when a checkwriter does not redeem a dishonored check within the grace period and the dishonored check was not the result of a bank or other excusable error.

Overstamped ID card
A DD Form 2A (Act) (Active Duty Military ID Card), DD Form 2A (Res) (Armed Forces of the United States ID Card (Reserve)), DD Form 2A (Ret) (United States Uniformed Services ID Card (Retired)), or other form of identification for Active, Reserve Components, retired or civilian personnel stamped on the face to show check-cashing privileges are revoked.

Proof of bank or other excusable error
Written admission of error by a financial institution or other responsible party clearing the checkwriter of fault.

Related offense
Any group of dishonored checks which resulted from a common error (for example, a subtraction error in the checkbook). The checkwriter must prove to the ICCO that these dishonored checks are related. If none of the checks are redeemed, they will be called one offense.

Two-party check
A written order dated and signed by the maker directing the bank to pay a certain sum of money to the order of a second party.