



UNITED STATES MARINE CORPS  
MARINE CORPS AIR STATION  
POSTAL SERVICE CENTER BOX 8003  
CHERRY POINT, NORTH CAROLINA 28533-0003

ASO 1620.4A  
MCCS  
9 JUL 10

AIR STATION ORDER 1620.4A w/ch 1

From: Commanding Officer, Marine Corps Air Station Cherry Point  
To: Distribution List

Subj: STANDARD OPERATING PROCEDURES FOR HANDLING DISHONORED  
CHECKS

Ref: ~~(a) MCO P7220.31F, Chapter 7~~  
A ~~(b)~~ MCO 5512.11D  
b ~~(c)~~ MCO 7220.49A

1. Situation. To publish procedures concerning the administrative handling of personal checks that are dishonored by banking institutions.

2. Cancellation. AirStaO 1620.4.

3. Mission

a. This Order applies to collections of dishonored checks written by Active Duty and Retired military, Reservists (including Fleet Marine Corps), family members, and authorized civilian personnel to any Nonappropriated Fund Instrumentality (NAFI) or commissary. NAFI includes all Marine Corps Community Services (MCCS) activities (exchange, clubs, recreation), the Child Development centers, and Billeting Fund.

b. For purposes of this Order only, reference to the term "NAFI" includes commissaries.

4. Execution

a. Commander's Intent and Concept of Operations

(1) Commander's Intent. Experience has shown that persons negotiating dishonored checks are guilty of errors ranging from simple carelessness to criminal conduct. An effective campaign to minimize the negotiation of dishonored checks is necessary and desirable. Accordingly, each instance of dishonored check negotiation will be thoroughly investigated with a view toward criminal prosecution, other punitive action, or administrative sanctions, if appropriate.

DISTRIBUTION STATEMENT A: Approved for public release,  
distribution is unlimited.

(2) Concept of Operations

(a) NAFI provides check-cashing services, whether for cash or purchases, as a service to their patrons. When checks are returned by financial institutions without payment, i.e., "dishonored", NAFI experiences a loss of revenue and increased operating expenses, which results in higher prices and reduced contributions to Marine Corps Community Services (MCCS) programs.

(b) Dishonored check offenses may be prosecuted either as violations of Article 121, 123a, or 134 of the Uniform Code of Military Justice, or under the Federal Assimilative Crimes Act, Title 18, U.S. Code, Section 13, assimilating North Carolina General Statutes Chapters 14-106 or 14-107.

(c) Authority for the service secretaries to issue regulations for making collections from the pay of service members indebted to instrumentalities of the Government has been provided by 37 U.S. Code 1007. Authority to pay, from funds appropriated for the pay of Marine Corps, any indebtedness to Marine Corps exchanges of members who are discharged, who desert, or who are sentenced to prison is provided by 10 U.S. Code 6032. ~~Reference (a) provides procedural guidance to effect involuntary pay account checkages in the Joint Uniform Military System/Manpower Management System.~~ Reference (a) provides authority for the confiscation of Identification Cards, DD Form 1173, for personnel abusing check writing privileges. Reference (b) outlines procedures for making involuntary collections for dishonored checks written by Marines to NAFI's and commissaries.

(d) The administrative sanctions established by this Order are only intended to be supplemental and in no way supersede or limit the application of the aforementioned criminal or punitive sanctions where warranted.

(e) Personnel passing worthless checks in Marine Corps appropriated or nonappropriated activities will lose their check cashing privileges in the local activity and all MCCS activities worldwide. This system will be electronically monitored at a central location utilizing input from all MCCS activities.

b. Tasks

(1) Commanding Officers. Upon <sup>WRITTEN</sup> notification that a member of their Command has written a dishonored check:

(a) Counsel the service member regarding the \_\_\_\_\_ **WILL** responsibility to make timely restitution and advise that failure to redeem the check within the period specified by NAFI will result in involuntary pay account checkage.

(b) Advise that continued financial irresponsibility could result in disciplinary action and/or denial of promotion and reenlistment, loss of exchange and commissary privileges, and in the case of dependents, civilians, and retired personnel, debarment from MCCS activities.

(2) Director, Marine Corps Community Services. Publish a monthly listing of all personnel who are prohibited from cashing/writing checks aboard the Air Station. Unless otherwise directed by appropriate authority, the check maker, sponsor (if not the check maker), family members, and all other persons whose names appear on the account or accounts of the check maker will be denied check cashing privileges throughout the MCCS System for:

(a) Six months from date of payment in full when:

1. Following notification, the dishonored check has not been rectified or redeemed within (7) days of notification, or two or more dishonored checks are received.

2. Where notification cannot be accomplished, because the information provided by the check casher is incorrect or has since become outdated and the check casher has not notified the authorities of any changes in the information originally provided.

(b) One year from date of payment when:

1. The individual has previously been suspended for a six-month period.

2. The individual cashes a dishonored check while on suspension.

(c) An indefinite period with a minimum of one year for individual failing to make voluntary payment.

(3) Director of Legal Services. Upon receipt of a request for action involving a dishonored check tendered by a civilian employee, family member, or military reserve personnel on active duty, will in consonance with the instructions of the United States

Attorney for the Eastern District of North Carolina, evaluate all the facts of the case and take action deemed appropriate, which may include the initiation of prosecution before the United States Magistrate.

c. Coordinating Instructions

(1) Notification to Individual Concerned. Upon receipt of a dishonored check by an appropriated or nonappropriated fund activity, the officer in charge of the activity concerned or their personal representative shall, within 5 working days of such receipt, take the following action:

(a) Prepare a "Record of Non-Negotiable Check" on the appropriate activity form.

(b) Notify the check maker by certified mail and by telephone, if possible, utilizing the address and telephone number recorded on the check. The letter will set forth the circumstances and request rectification of any bank error or other error in connection with the transaction within (7) working days.

(c) In cases when more than one check is dishonored, the revocation period will be initiated immediately unless it can be shown that a banking error has occurred.

(2) Redemption

(a) A dishonored check(s) will be redeemed by cash, money order or Visa check card, of the face value of the check plus a \$35 handling charge for each check. Upon redemption, the individual will be notified that the receipt of another dishonored check within the next six (6) months will result in the loss of check cashing/writing privileges throughout the MCCS System.

(b) Dishonored checks resulting from bank error are not to be considered dishonored checks for this purpose and may be redeposited by the custodian involved and omitted from dishonored check reports.

(c) Marine Corps NAFI officials designated by the Commander may request checkage of a service member's pay to satisfy a dishonored check only when NAFI collection efforts have been exhausted and failed to result in voluntary liquidation of the debt. The request must certify that the Marine has been notified in writing of the nature and amount of the debt, of the intent to

collect from current pay if the debt was not paid within 30 days or if a mutually agreeable repayment schedule was not established, that the service member could inspect and copy records related to the debt and had an opportunity for review of the decisions concerning the debt, and that any portion of the debt remaining uncollected at the time of separation would be collected from the final pay and allowances. The request must also certify that the service member's Commanding Officer has been notified to assist with the collection of the debt.

(3) Reinstatement. Personnel placed on six (6) month or one (1) year suspensions may be reinstated after the suspension period provided they have completed the financial management program.

(a) Marine and Family Services, Building 232, currently provides a monthly financial management program that includes a two-hour class on check writing and checkbook management. This remedial education will be mandatory for any individual on the bad check list aboard MCAS Cherry Point as a requirement for having check writing privileges reinstated.

(b) Personnel placed on the indefinite suspension list will be considered for reinstatement only after full restitution has been made and a written request is made to the Commanding Officer (Attn: Director, MCCS).

5. Administration and Logistics. None.

6. Command and Signal

a. Command. This Order is applicable to the Marine Corps Reserve.

b. Signal. This Order is effective the date signed.



ROBERT D. CLINTON  
Executive Officer

DISTRIBUTION: A



UNITED STATES MARINE CORPS  
MARINE CORPS AIR STATION  
POSTAL SERVICE CENTER BOX 8003  
CHERRY POINT, NORTH CAROLINA 28533-0003

ASO 1620.4A Ch1  
MCCS  
10 AUG 2011

AIR STATION ORDER 1620.4A Ch 1

From: Commanding officer, Marine Corps Air Station, Cherry Point  
To: Distribution List

Subj: STANDARD OPERATING PROCEDURE FOR HANDLING DISHONORED  
CHECKS

1. Situation. To direct pen changes to the basic Order.

2. Execution

a. On promulgation page delete reference (a) MCO P7220.31F, Chapter 7. Reference is no longer current, designate remaining references (a) and (b).

b. Page 2 paragraph 4a(2)(c), delete the following, "Reference (a) provides procedural guidance to effect involuntary pay account checkages in the Joint Uniform Military System/Manpower Management System."

c. Page 2 paragraph 4a(2)(c), last sentence change "Reference (b)" to "Reference (a)" and "Reference (c)" to "Reference (b)".

d. Page 2 paragraph 4.b.(1), insert "written" immediately following "Upon" to read "Upon written notification that a member of their Command has written a dishonored check:".

e. Page 3 paragraph 4.b.(1)(a), insert "will" immediately following "and" to read "Counsel the service member regarding the responsibility to make timely restitution and will advise that failure to make timely."

3. Administration and Logistics. File this change transmittal directly behind the signature page of the basic Order.

  
E. S. WEISSBERGER  
Executive Officer

DISTRIBUTION STATEMENT A: Approved for public release;  
distribution is unlimited.