



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

ASO 7220.15H
MCCS
9 May 11

AIR STATION ORDER 7220.15H

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

Subj: PROCEDURES FOR MAKING AND ACCEPTING PERSONAL CHECKS AT
NONAPPROPRIATED FUND INSTRUMENTALITIES (NAFI)

Ref: (a) ASO 1620.4 w/Ch. 1
(b) Marine Corps Manual par 1100.2
(c) MCO 5512.11D
(d) MCO P1700.27B
(e) Privacy Act of 1974, 2002 Edition
(f) North Carolina Statue 14-107.1
(g) DoD FMR Vol 7A

1. Situation. To publish information prescribing policies, instructions, responsibilities and procedures for making and accepting personal checks in Air Station NAFI activities per references (a) through (g).

2. Cancellation. ASO 7220.15G w/Ch 1

3. Mission. To establish procedures related to the making, acceptance and processing of personal checks in a consistent manner that is responsive to NAFI requirements and to those individuals utilizing this privilege.

4. Execution

a. Commander's Intent and Concept of Operations

(1) Commander's Intent. To ensure that all active duty military, family members and DoD civilians in the Cherry Point area are aware of any and all regulations governing the acceptance of personal checks at all NAFI activities. The acceptance of personal checks by NAFI activities is a privilege to the patron that will be suspended or revoked if abused. Patrons are responsible for having sufficient funds in their checking accounts to cover the checks they issue. Per reference (a) patrons will be provided a reasonable opportunity to voluntarily make restitution for dishonored checks.

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

(2) Concept of Operations

(a) This Order applies to the making and acceptance of personal checks written by Active Duty, Retired Military, Reservists, family members and authorized civilian personnel to NAFI. NAFI includes all Marine Corps Community Services (MCCS) activities such as exchanges, clubs, recreation, Child Development centers, and The Billeting Fund. Processing of personal checks is a shared responsibility between the check makers who certify that sufficient funds are available and activities that accept authorized/valid checks in payment of services or goods.

(b) Terms Related to Check Acceptance

1. Draw/Make. Writing and signing a check.
2. Drawer/Maker. One who writes and signs the check as the payor.
3. Payee. The person to whom the check is written.
4. Endorser. One who signs their name on the back of the check.
5. Endorse. The act of a payee writing their name on the back of the check.
6. Personal Check. An individual's own check, drawn on his/her own account.
7. Second (Two) Party Check. A check made payable by the endorser to the party who presents the check.
8. Private Checks. This includes certified checks, cashier checks, state checks, insurance checks, money orders and checks made by a business establishment.
9. Counter Check. An individual's own check, drawn on his/her own account but does not have preprinted name and address of the individual.
10. Presenter. One who presents the check to be cashed or used as payment.

(c) NAFI Activities. Will require all patrons be identified by an ID card when presenting a check.

(d) Required Check Information. Reference (e) provides that "it shall be unlawful for any Federal, State or local government agency to deny to any individual any right, benefit, or privilege provided by law because of such individual's refusal to disclose his social security account number." This change to the Privacy Act eliminates the requirement for Social Security Numbers (SSNs) to be written/printed on the front of all checks; however, if not printed on the front of the check, the SSN will be verbally requested. Social Security Numbers will be entered into cash registers after verification with Armed Forces/Federal Employment identification. Social Security Number information (even though it is not written on the check) is being solicited per 5 U.S. Code 301 and Executive Order 9397 of 22 November 1943 and is required by references (f) and (g) for identification in the event the check is dishonored. The following information is required on the front of a personal check:

1. Full Name (First, Middle, Last Name).
2. Rank or Rate.
3. Branch of Service.
4. Sponsor's Name.
5. Organization/Duty Station.
6. Home Address.
7. Home/Work Phone Number.

(e) Check Cashing Limits. Check cashing is only offered at certain NAFI activities as a convenience for our customers; it is not intended to replace the full compliment of banking activities currently located on Station or at a customer's personal financial institution. These limits are set by type of check and whether the check is made in conjunction with a purchase of merchandise or services, or is made for cash:

1. Government Checks. Up to \$500 may be cashed depending upon availability of funds.

2. Private Checks. Limited to \$100 depending upon availability of funds.

3. Personal Checks for Services or Merchandise. Limited to \$25 over the amount of the purchase/service.

4. Personal checks for Cash

a. Limited to \$100 per day at the Marine Corps Exchange (MCX) Check Cashing area at the Customer Service desk.

b. Limited to \$50 per day at the convenience stores depending upon the availability of funds.

c. Limited to \$50 per day at Miller's Landing depending upon the availability of funds.

(f) Other Acceptance Instructions

1. Two party personal checks will be accepted at all cash windows per reference (d). The person presenting or cashing the check will be the responsible party for the value of the negotiable instrument, to include any and all handling charges.

2. Counter checks will only be accepted with two forms of identification.

3. Any check bearing a date later than that upon which the check is presented will not be accepted.

4. Checks bearing a "void date" will not be accepted if the date has passed. All other checks will not be accepted after 90 days from the date on the check.

5. Checks received in "drop boxes" or by mail, that have been presented by anyone on the "bad check list" will be returned to the maker.

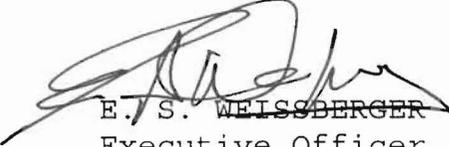
b. NAFI program managers will ensure check acceptance procedures are established for each activity per this Order.

5. Administration and Logistics. None.

6. Command and Signal

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

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



E. S. WEISSBERGER
Executive Officer

DISTRIBUTION: A

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MARINE CORPS AIR STATION CHERRY POINT ROUTING SHEET MCASCHERPT/ADJ/					Date 3 May 11		ADJ TR# C01076	
X - ORIGINATOR OR OFFICE H - RETURN TO: Ms. Ralston AFFIXING ROUTING SHEET I - INITIAL A - APPROPRIATE ACTION J - DISPOSITION B - GUIDANCE K - DECISION C - SIGNATURE L - RETENTION D - COMMENT M - APPROVAL E - RECOMMENDATION R - REVIEW F - CONCURRENCE O - OTHER G - INFORMATION					SUBJECT ASO 7220.15H PROCEDURES FOR MAKING AND ACCEPTING PERSONAL CHECKS AT NONAPPROPRIATED FUND INSTRUMENTALITIES (NAFI)			
ROUTING - USE NUMBERS TO SHOW ORDER OF ROUTING					REFERENCE			
NATURE OF ACTION ROUTINE URGENT Routine		ORIGINATOR (Initials) SAR		DUE DATE (If any)		REFERENCES HELD BY (Name, Grade, Office Code, Telephone Ext) STEPHANIE A. RALSTON, GS-4, MPR/ADJ, 466-4250		
RTG	CODE	ADDRESSEES	DATA		INITIALS		REMARKS & SIGNATURE	
			IN	OUT	CONCUR	NONCONCUR		
		COMMANDING OFFICER CO					Sir, The above subject document is forwarded for approval and signature. R/S, <i>Stephanie</i> Stephanie	
3	C	EXECUTIVE OFFICER XO		5/9				
		SERGEANT MAJOR SGTMAJ						
2	A	ADJUTANT ADJ		5/3				
1	A	ADJUTANT CHIEF		5/2				
X		DIRECTIVES CONTROL PT DCP						
		MANPOWER MPR						
		OPERATIONS OPS						
		FACILITIES FAC						
		TELECOM TISD						
		MCCS MCCS						
		LEGAL SERVICES JLC						
		SUPPLY SUP						
		CHAPLAIN CHAP						
		COMPTROLLER COMPT						
		INSPECTOR INSP						
		JOINT PUBLIC AFFAIRS JPAO						
		SAFETY & STANDARD SS						
		SCTY & EMGR SERVICES SES						
		COMM PLANS & LIAISON CPL						
		COMMAND & ANALYSIS REV CAR						
		HUMAN RES OFFICE HRO						
		CO, NAVAL HEALTH CLINIC NHC						
		CO, HQHQRON HHS						
		CO, MAR TRANS SQDN-1 VMR1						
		CO, CTRNAVAVTECHTRG CNATT						
		CO, RES SUPPORT UNIT RSU						
		CO, FLEET READINESS FRCE						
		CO, CLC-21, 2D MLG CLC-21						
		CO, 12TH DENTAL CO DENT						
		2D MAW CG						
		2D MAW C/S						
		2D MAW SSEC						
		2D MAW ADJ						
		2D MAW INSP						
		2D MAW G-3						