



UNITED STATES MARINE CORPS
MARINE CORPS AIR STATION
POSTAL SERVICE CENTER BOX 8003
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ASO 1620.4B
MCCS

14 DEC 2021

AIR STATION ORDER 1620.4B

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

Subj: STANDARD OPERATING PROCEDURE FOR HANDLING DISHONORED CHECKS

Ref (a) MCO 5512.11E
(b) MCO 7010.19 w/Ch 1

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

2. Cancellation. ASO 1620.4A W Ch 1.

3. Mission

a. This Order applies to the collection of dishonored checks written by Active Duty and Retired military members, and authorized civilian personnel to any Non-Appropriated Fund Instrumentality (NAFI). NAFI includes all Marine Corps Community Services (MCCS) activities (exchange, clubs, and recreation), the child development centers, and billeting fund.

4. Execution

a. Commander's Intent and Concept of Operations

(1) Commanders Intent. Experience has shown that persons negotiating dishonored checks are guilty of or 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.

(2) Concept of Operations

(a) NAFI provides check-cashing services, whether for cash or purchase, 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 the Marine Corps Community Services (MCCS) programs.

(b) Dishonored check offences may be prosecuted either as violation 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. 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 authority for the confiscation of Identification Cards, DD Form 1569, Incident Complaint Report or local form/report for personnel abusing check-writing privileges. Reference

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(b) outlines procedures for making involuntary collections for dishonored checks written by individuals to NAFI's.

(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 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.

(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 non-appropriated 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 written notification that a member of their Command has written a dishonored check:

(a) Counsel the services member regarding the 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 administrative or 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. Individuals found to have written dishonored checks will be referred to MCCS Shared Service Center (SSC) located in Kansas City Missouri. The SSC will monitor dishonored checks and provide correspondence upon notification of dishonored check (s) for redemption. MCCS SSC Collection Services, is located in Atlanta Georgia. 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 for date of payment in full when:

1. Following notification, the dishonored check has not been rectified or redeemed within (15) 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 dishonored check by an appropriated or non-appropriated fund activity, the MCCA SSC, located at 2306 E. Bannister Road, Kansas City, MO 64131, will take the following action

(a) A suspension is in effect immediately; the individual's MCCA check writing ability is revoked and no Star Card charges are available.

(b) A letter of Notification of Outstanding Debt encompassing three letters will be prepared and sent by mail to the individual.

1. Letter of Indebtedness to the United States Government. This letter provides notice of being indebted MCCA, an instrumentality of the United States Government, Payment and collection instructions as well as contract information. Enclosure (1).

2. Evidence of Outstanding Debt, in this case a "Notice of Dishonored Checks." This letter details the number of dishonored checks, amount of outstanding debt owed, service fees and charges incurred. Enclosure (2).

3. Advisement of Rights and Obligations. [Enclosure (3)]

(c) The individual will be advised, failure to redeem the check(s) within 15 calendar days after receipt of the notification letter may constitute admissible evidence before a United States Magistrate of intent to defraud or deceive.

(2) Collection of Delinquent Debts

(a) Collections of delinquent debts from an active duty Marine can be done through the Centralized-Automated Involuntary Pay Withholding (DD139) process through CMC (MRF).

(b) Collection of delinquent debt belonging to persons other than active duty services members, can be collected through the Treasury Offset Program (TPO).

(c) At least two attempts via collection letters must be made to contact the alleged debtor directly, and one attempt to contact the debtor's Commanding Officer.

(3) Redemption

(a) A dishonored check (s) must be redeemed by bank card over the phone, certified check or money order for the face value of the check plus a \$35 handling charge for each check. The redemption check or money order along with a copy of the Indebtedness to the U. S. Government letter will be mailed to Marine Corps Community Services, Post Office Box 277160, Atlanta, GA 30384-7160.

(b) 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.

(c) 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 the dishonored check reports.

(d) Marine Corps NAFI offices designated by the Commander may request check age of a services 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 members 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.

(4) Reinstatement. Personnel placed on a six (6) month or one year suspension 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.

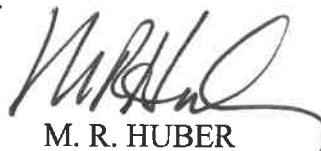
(b) Personnel placed on the indefinite suspension list will be considered for reinstatement only after full restitution has been made and written request is made to the Commanding Officer (Attn: Director, MCCS).

5. Administration and Logistics. This Order is available on the Station Adjutant's website.

6. Command and Signal

a. Command. This Order is applicable to all personnel who are authorized unrestricted use of MCCS facilities.

b. Signal. This Order is effective date signed.



M. R. HUBER

DISTRIBUTION: A