



UNITED STATES MARINE CORPS
MARINE CORPS AIR STATION
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ASO 7220.15K
MCCS

27 JAN 2022

AIR STATION ORDER 7220.15K

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

Subj: PROCEDURES FOR MAKING AND ACCEPTING PERSONAL CHECKS AT NON-APPROPRIATED
FUND INSTRUMENTALITIES (NAFI)

Ref: (a) ASO 1620.4 w/Ch 1
(b) MCO 5512.11E
(c) MCO P1700.27B w/Ch 1
(d) DoD 7000.14-R, Vol 7A, "Military Pay Policy—Active Duty and Reserve Pay," May 2015
(e) Executive Order 9397, "Numbering System for Federal Accounts Relating to Individual Persons," November 22, 1943

1. Situation. This Order promulgates policy and procedures for the acceptance of personal checks for payment of obligations at Non-appropriated Fund Instrumentalities (NAFI).

2. Cancellation. ASO 7220.15J.

3. Mission. To publish information prescribing policies, instructions, responsibilities, and procedures for making and accepting personal checks at NAFI activities aboard Marine Corps Air Station Cherry Point (MCAS CHERPT).

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 aboard MCAS CHERPT are aware of the 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 accounts to cover the checks they issue. Per reference (a), patrons will be provided a reasonable opportunity to voluntarily make restitution for dishonored checks.

(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 other civilian personnel authorized to patron NAFI. NAFI includes all Marine Corps Community Services (MCCS) activities such as Marine Corps Exchanges (MCX), clubs, recreation, child development centers, and The Billeting Fund. Processing of personal checks is a shared responsibility between check-makers who certify that sufficient funds are available and activities that accept authorized/valid checks for payment of goods or services.

(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 payer.
3. Payee. The person/activity 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. Starter Check. An individual's own check, drawn on his/her own account but does not have a 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 to be identified by an ID card when presenting a check. Per Reference (c).

(d) Required Check Information. 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 (if applicable).
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 to customers; it is not intended to replace the full complement of banking activities currently located aboard MCAS CHERPT 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 goods 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 \$50 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. Limited to \$50 per day at the MCX customer service area only.

(f) Other Acceptance Instructions

1. Two party personal checks will be accepted at the MCX customer service area only. 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. Starter checks will only be accepted with two forms of identification.
3. Any check bearing a date later than when 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.

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

5. Administration and Logistics. Questions pertaining to the content of this Order should be directed to MCCS, MCAS CHERPT.

6. Command and Signal

a. Command. This Order is applicable to MCAS CHERPT, its subordinate and tenant commands, and all authorized patrons of NAFI activities.

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



M. R. HUBER

DISTRIBUTION: A