



UNITED STATES MARINE CORPS
MARINE AIR GROUND TASK FORCE TRAINING COMMAND
MARINE CORPS AIR GROUND COMBAT CENTER
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CCO 1610.1J
MCCS
OCT 21 2011

COMBAT CENTER ORDER 1610.1J

From: Commanding General
To: Distribution List

Subj: DISHONORED CHECKS TO MARINE CORPS COMMUNITY SERVICES (MCCS) ACTIVITIES

Ref: (a) MCO 7010.19
(b) MCO 7220.49A
(c) 37 US Code 1007, Pay and Allowances of the Uniformed Services
(d) 10 US Code 6032, Indebtedness to Marine Corps Exchanges

1. Situation. Reduce the incidence of fraudulent checks issued by patrons for goods and services received at MCCS activities, and inform patrons, through their chain of command, of the consequences of such conduct.

2. Cancellation. CCO 1610.1H.

3. Mission. To establish policy for the handling of dishonored checks to MCCS activities, to include the suspension of check cashing privileges and involuntary military pay checkage in accordance with the references.

4. Execution

a. Commander's Intent and Concept of Operations

(1) Commander's Intent

(a) Assistant Chiefs of Staff, Commanding Officers (COs), Directors, and Officers In Charge (OICs) will ensure that all personnel are aware of the policies set forth in this Order.

(b) A check is a negotiable instrument presumed to be valid when issued by one person to another person or agency. An individual that knowingly issues a check from an account where insufficient funds are available or issues a check when no account exists with the institution upon which the check is written may be found guilty of a criminal offense, punishable under civilian criminal law or the Uniform Code of Military Justice.

(2) Concept of Operations. The practice of knowingly issuing OR cashing a check without sufficient funds and then notifying the receiver that it will be redeemed on or before payday can constitute a criminal act. Any individual or family member with a record of more than one such action may be held responsible under the law.

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b. Subordinate Element Missions(1) Assistant Chiefs of Staff, Commanding Officers, Directors, and Officers In Charge

(a) Ensure that the policy contained herein is given broad distribution within their organization.

(b) Counsel individuals on the consequences of passing bad checks and suspension policies contained herein. If desired by the command, service members may contact the MCCS personal financial management counselor regarding assistance in checkbook management.

(c) Take such disciplinary action as deemed appropriate for second and chronic offenders.

(d) Notify the MCCS chief financial officer (CFO) of all military personnel being processed for non-end of active service reasons, such as punitive discharges, medical discharges (without benefits), or serving a sentence of court-martial over a six month duration, etc. When annotating rosters for deletion, despite cause, note the final destination of the military members involved, e.g., "Discharged 110425 for Convenience of the Government" or "Transferred 3d MarDiv 110425."

(2) MCCS Directorate(a) Finance Division

1. Upon receipt of a dishonorable check, the CFO will initiate the dishonored check recovery plan and ensure the individual's rights concerning dishonored check collection are not violated.

2. The dishonored check recovery plan will begin with an attempt to contact the individual by telephone utilizing the information presented on the face of the check(s). Within seven days a notice will be mailed to the individual, and sponsor, if the individual is a family member.

3. After seven days, send a second notice to the individual and a copy of the notice to the individual's CO.

4. After thirty days, initiate checkage of pay procedures as stated in paragraph 4c(5).

5. The CFO will ensure that each check is reported one time only and adequate records are maintained to track data submitted by MCCS activities.

6. For purposes of determining prior offenders, the CFO will ensure that an unpublished hold list is maintained for one year for first offense dishonored check writers.

7. Publish a weekly dishonored checklist electronically for MCCS facilities accepting checks in payment for goods or services, containing the last five digits of the social security number of all individuals whose check cashing privileges have been suspended.

8. A dishonored check report will be published monthly for COs, with limited distribution, and marked "For Official Use Only", containing the names of those individuals (military, family member, or civilian) and their sponsors who have cashed dishonored checks at any MCCA check cashing facility aboard the Combat Center.

(b) Activity Managers

1. Activity managers accepting payments via check will maintain a current copy of the dishonored checklist in a secured location for cashier's daily use.

2. Managers will ensure that cashiers are trained on the check acceptance policy and this Order. Further, managers will ensure that checks are not cashed for individuals whose name appears on the dishonored checklist.

3. Managers will ensure that personal checks are not accepted from customers within 90 days of the scheduled expiration date shown on their common access card.

c. Coordinating Instructions. The following policy applies to all personnel who tender a dishonored personal or government check to any MCCA activity and for anyone found to have any debt to MCCA.

(1) The individual who tenders a dishonored check will be placed on the dishonored checklist generated by the MCCA finance division and on an integrated database that includes all USMC bases as well as the Army Air Force Exchange System.

(2) The individual's privileges of check cashing, deferred payment program (DPP), also known as the Military STAR Card, and the uniform clothing deferred payment program (UCDPP) purchases will be immediately and temporarily suspended. DPP and UCDPP accounts will be frozen, effective Department of Defense wide for as long as the individual remains on the dishonored check list. Privileges will only be reinstated once the account is brought current.

(3) Any individual who tenders a dishonored check will be provided an opportunity for restitution. The individual must redeem the dishonored check(s) and applicable service fees within seven calendar days of notification from the MCCA finance division and pay all applicable service charges at building 1533T2.

(4) Any individual failing to redeem the dishonored check(s) within the seven day limit will be notified a second time, and a copy will be sent to the sponsor's CO.

(5) Dishonored checks not redeemed within 30 days from the date of issue, or if a mutually agreeable repayment schedule is not established and completed, will be processed for checkage of pay in accordance with references (b) and (c). A DD form 139, pay adjustment authorization, will be initiated for service members and check cashing privileges will be suspended for a period of one year from the date the DD form 139 is paid. Checkage of pay for civilians will be processed via the treasury offset program (TOP) or

the MCCS non-appropriated fund payroll office. Following repayment of the debt, continued check cashing privileges for civilians will be at the discretion of the MCCS Director.

(6) In accordance with references (b) through (d), any portion of a service member's debt remaining uncollected at the time of separation from active duty military service will be collected from final pay and allowances.

(7) Individual's responsible for a check drawn on a non-existent or closed account, whether redeemed within the seven day time limit or not, will have check cashing privileges suspended. This will continue for one year after the date the check is redeemed.

(8) Individual's responsible for two or more instances of dishonored checks within six months, whether redeemed within the seven day limit or not, will have check cashing privileges suspended for six months after the date the check is redeemed.

(9) Individual's responsible for any actual or attempted bad check offense resulting in a conviction of larceny, fraud, forgery, or liability in a civil action will have automatic check cashing privileges suspended for a period of one year. The one-year suspension will also apply to any individual who writes a check with insufficient funds and then places a "stop payment" on the check. The suspension will commence on the date of such conviction or the date the command becomes aware of it, whichever is later.

(10) Reinstatement of check cashing, DPP, and UCDPP privileges is not immediate. It requires 48-72 hours for removal from the dishonored checklist and privileges for check cashing, DPP, and UCDPP to be restored.

(11) If a check is returned to the MCCS finance division due to a bank error, the individual may submit proof, in writing, from the institution concerned to the MCCS CFO. If the individual is found faultless, no further action will be taken. Service charges will not be assessed for institutional errors.

(12) Individuals indebted to MCCS are entitled to inspect and copy records related to the debt. If an individual feels there are valid extenuating circumstances that would warrant further review, a written request for reinstatement of check cashing privileges and removal from the dishonored checklist may be submitted to the Commanding General, (ATTN: Assistant Chief of Staff MCCS). The letter must explain the mitigating circumstances and be endorsed by the individual's CO, OIC or appropriate Director. After review, a written response will be provided with a final determination of status.

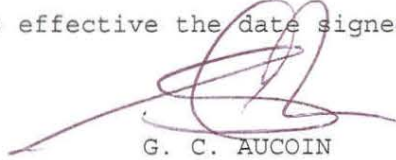
(13) Dishonored checks presented at the commissary are handled per the Defense Commissary Agency. Details may be viewed at http://www.commissaries.com/documents/contact_deca/faqs/returned_checks.cfm.

5. Administration and Logistics. Distribution Statement A directives issued by the Commanding General are available via email upon request and may be viewed at <http://www.29palms.usmc.mil/dirs/manpower/adj/ccotoc.asp>.

6. Command and Signal

a. Command. This Order is applicable to active-duty, reserve, civilian personnel, and family members working and living aboard the Combat Center.

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

A handwritten signature in red ink, consisting of several overlapping loops and a long horizontal stroke extending to the left.

G. C. AUCOIN
Chief of Staff