



UNITED STATES MARINE CORPS

MARINE CORPS BASE
3250 CATLIN AVENUE
QUANTICO VA 22134 5001

MCBO 1610.2B
B 37
27 Dec 12

MARINE CORPS BASE ORDER 1610.2B w/Ch 1

From: Commander
To: Distribution List

Subj: PERSONAL CHECKS

Ref: (a) UCMJ, art. 123
(b) UCMJ, art. 123a
(c) UCMJ, art. 134
(d) Code of Virginia, 18.2-181 (NOTAL)
(e) Code of Virginia, 18.2-183 (NOTAL)
(f) MCO P5512.11C
(g) MCO P4066.17
(h) MCO 7220.49A
(i) DoD FMR Vol 7A
(j) MCBO 1752.1A

Encl: (1) Privacy Act Statement

1. Situation. This Order promulgates the policy and establishes procedures for the acceptance of personal checks for payment of obligations at appropriated and nonappropriated fund activities aboard Marine Corps Base, Quantico (MCBQ).

2. Cancellation. MCBO 1610.2A.

3. Mission. To provide guidelines for accepting personal checks for payment of obligations as well as suspension and collection procedures of dishonored or forged personal checks.

4. Execution

a. Commander's Intent and Concept of Operations.

(1) Commander's Intent. This Order is applicable to all MCBQ activities that receive personal checks for payment of obligations in order to reduce and protect MCBQ activities from possible monetary losses.

(2) Concept of Operations. Procedures for the acceptance of personal checks, the suspension of check writing privileges,

and the collection procedures necessary to collect payment of obligations are provided in this Order.

5. Definitions. For purposes of this Order the following definitions are provided.

- a. Draw/Make. Writing and signing a check.
- b. Drawer/Maker. One who writes and signs the check as the payer.
- c. Endorser. One who signs their name on the back of the check.
- d. Endorsement. The act of a payee in writing their name on the back of the check.
- e. Payee. The person to whom the check is written.
- f. Personal Check. An individual's own check drawn on his own account.
- g. Second Party. Check made payable by the endorser to the party who presents the check.
- h. Presenter. One who presents the check to be cashed or used as payment.

6. Information. Reference (a) establishes forgery as a military offense. References (b) and (c) establish that writing or presenting a check without sufficient funds is a military offense under a variety of circumstances. Reference (d) provides that in the Commonwealth of Virginia, any person who, with the intent to defraud, shall draw and present any check knowing at the time the drawer does not have sufficient funds in the bank for payment of the check shall be guilty of larceny. Reference (e) establishes written notification to the drawer or maker of the check by certified or registered mail.

7. Policy. The acceptance of personal checks in payment of obligations is a convenience extended as a privilege to patrons of appropriated and nonappropriated fund activities. This privilege will be suspended or revoked if abused by patrons. All patrons are responsible for having sufficient funds in their checking accounts to cover the checks they present, for promptly redeeming any checks returned as dishonored, and for payment of service charges added by the activity. Patrons will

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be provided a reasonable opportunity for making voluntary restitution for dishonored checks. Every effort will be made to collect payment for a check that is returned as dishonored by a financial institution. Such efforts will include, where necessary, legal action or checkage of pay for the total amount due.

8. Acceptance of Personal Checks and Service for Returned Checks

a. The Armed Forces (military and dependent) identification cards as prescribed by reference (f), and/or Federal employment identification card will be presented to the cashier when making a purchase with a check.

b. The person receiving the check will ensure the following items are legibly displayed on every personal check accepted at an appropriated or nonappropriated fund activity:

(1) Full name (first name, middle initial, last name);

(2) Rank/Rate or Grade (i.e. Col, SSgt, LCpl, GS-10, etc);

(3) Branch of Service and specify active duty; or retired, example, USMC/AD or USMC/Ret.

(4) Complete military address of sponsor's unit; and telephone number.

(5) Complete residential address and home telephone number.

c. Checks to nonappropriated fund activities shall be made out to Marine Corps Community Services (MCCS) 0120 for payment for services, goods, and preexisting obligations. Patrons may write checks at MCCS activities for up to \$25.00 over the amount of purchase. Checks may also be written to the appropriate Nonappropriated Fund Instrumentality (NAFI), i.e., Marine Corps Marathon.

d. Employees of activities accepting personal checks shall, after verifying all required information noted above in subparagraph b, place their initials in the upper left hand corner of the check and on the back of the check with the register number and date received.

e. There will be a service charge for all returned checks. This service charge is in addition to any fees charged by the activity and the service charge imposed on the drawer by the bank for processing the returned item(s). For example, the patron's bank charges a \$20.00 service charge to MCCS for the bad check, MCCS charges a \$20.00 service charge for the bad check, the patron now owes \$40.00 in service charges plus the amount of the check as prescribed by reference (g). If it is proven that the returned check was the result of a banking institution's error, the service charge imposed may be revoked after the MCCS Accounting Manager has conducted a review.

9. Suspension of Personal Check Writing Privileges

a. The presenter's check cashing privileges will be immediately suspended, per reference (g), upon receipt of a dishonored check. The suspension may be lifted if the amount of check(s) and service charges are paid in full within five (5) days after written notification as described in reference (e).

b. A 6-month suspension established by reference (g) will be invoked for any patron who:

(1) Issues two or more dishonored checks in a 15-day time frame after being placed on the dishonored checks list two or more times during the preceding year.

(2) Issues four or more dishonored checks within a 12-month period from the date of notification of the dishonored check.

(3) Takes longer than 30 days to pay off a dishonored check and where the involuntary Pay Adjustment Authorization (PAA) has been done to collect on a dishonored check.

c. A one year suspension established by reference (g) for any patron who:

(1) Issues a check drawn on a nonexistent or closed account.

(2) Issues a check to either himself or another person.

(3) Has previously been on a 6-month suspension prior to writing a dishonored check.

d. Permanent revocation will be established for patrons who:

(1) Are convicted of forgery, larceny, etc as it relates to check writing aboard MCBQ.

(2) Fail to make restitution on dishonored check(s) after 30 days following written notification. The account must be written off and forwarded to Headquarters Marine Corps (HQMC) (MR) for submission to the U.S. Treasury for full payment.

(3) Are declared a deserter by any branch of the Armed Forces including the Coast Guard.

10. Appeals. Suspension of personal check cashing privileges may be appealed in writing to the Commander, Marine Corps Base (B 37), 3250 Catlin Ave, Quantico, VA 22134 via the chain of command, within 30 days of notification or suspension of privileges. Restoration of privileges will be the subject of separate correspondence.

11. Forgery. When forgery is suspected, the head of the activity to which the check was returned will notify the Security Officer/Manager. However, the activity head will make no attempt to have the check redeemed unless the case is returned from the Security Office/Manager for collection. If a case of forgery was found, the report of the investigation will be forwarded to the appropriate organizational commander in the case of military personnel or to the Staff Judge Advocate in the case of civilian personnel. If no evidence of forgery is found, the case will be returned to MCCS Finance for correction per paragraph 10 below.

12. Action

a. MCCS Finance

(1) When a check is returned from a bank, immediately notify by telephone and mail the drawer or endorser of the check, and the military sponsor if the check was made by a dependent. The notice shall include the name of the person given such notice and the exact date provided. The notice will state that only cash, money order, or certified check will be used to make the redemption, see reference (j).

(2) Written notification of a dishonored check will be mailed (certified/registered) to the presenter within one day

following the return of the check from the bank. If the check is not paid within 5 days of the presenter being notified of the returned check, a second notice will be mailed via regular mail to the presenter of the check. If the presenter is military, a copy of the second letter will be mailed to that service member's Commanding Officer. If the dishonored check has not been redeemed after 30 days of receipt of written notice, the following action will be taken:

(a) The dishonored check will be written off and processed through HQMC (MR) utilizing a DD Form 139 PAA for active duty personnel and to the U.S. Treasury for all other personnel.

(b) In addition, the following action will be taken:

1. Military Personnel. Where the maker of the check is a member of the Armed Forces (Active and Reserve), the Commanding Officer is requested to counsel the member concerning the debt incurred and the provisions of this order. In the event of transfer, a copy of the second letter will be sent to the individual's new Commanding Officer.

2. MCCS Employees. Where the maker of the check is a MCCS employee, a copy of the written notice will be forwarded to the activity head of the individual for appropriate action, a copy will also be put into the employee(s) personnel file. If the amount due is not collected within one pay period, the total amount due will be processed for collection from the employee(s) pay.

3. Civil Service Employees. Where the check was presented by civil service employee(s), a copy of the written notice will be sent to the activity head of the individual for appropriate action, a copy will also be put into the employee(s) personnel file. If the amount due is not collected within 30 days of receipt of notice then the total amount due will be collected from the employees pay, per reference (j).

(3) Failure by the presenter of the check to redeem the check within 5 days after receipt of the notice will subject the drawer of the check to referral of a charge of violation of references (b) and (c). When this occurs, the debt will be turned over to the Criminal Investigative Division for further action.

(4) Active Duty, Reservists, and Retired military members are subject to involuntary pay checkage for checks

issued to commissaries as well as nonappropriated fund activities as outlined in reference (h).

b. Appropriated and Nonappropriated Fund Activity Directors. The Director, Finance Branch, MCCS Division (MCCS 0120) may request checkage of a Marine's pay account 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 as required by references (h) and (i); i.e., notice of the nature and amount of debt, of the intent to collect from current pay if the debt is not paid within 30 days, or if a mutually agreeable repayment schedule is not established, that the Marine could inspect and copy related records and has an opportunity for review of the remaining uncollected amount at the time of separation would be collected from final pay and allowances. For Active Duty and Reserve Marines, the request must also certify that the Marine's Commanding Officer has been notified to assist with the collection of the debt. To request pay account checkage:

(1) Prepare a DD Form 139, PAA, for the amount of the check(s) and any applicable service charge or other administrative charges as authorized by MCCS or NAFI policy. The notification statement must be on the PAA. If an Active Duty or Reserve Marine is scheduled to be separated from the military within 30 days, MCCS Finance will attempt to collect the debt during the separation process or will turn over the debt to the U.S. Treasury for collection.

(2) Attach to the PAA a copy of both sides of the dishonored check(s) and, if applicable a copy of the particular signed consent agreement.

(3) For Active Duty, Reserve and Retired Service members, prepare a DD Form 139 and forward to HQMC (MR) for collection.

c. Director, Finance Branch, MCCS Division. Notify those individuals whose check-cashing privileges have been withdrawn.

d. Commanding Officers

(1) Commanding Officers are authorized to issue a temporary suspension of check-cashing privileges for Service

members in their unit to avoid further financial complications of an individual.

(2) Advise Service member that no check cashing will be accepted 2 weeks prior to the service member's separation from military service for any reason.

(3) Ensure the Finance Officer, Comptroller Division (first floor) and the Head, Finance Branch, MCCS Division (second floor) are included in checkout processes for Service members. Both offices are located in Little Hall, Bldg. 2034.

(4) Ensure widest dissemination of the contents of this order.

e. Facilities that accept personal checks. Facility Manager's will post signage that informs individuals of the base policy per this Order concerning the use of information provided on the check. Enclosure (1) will be posted at each activity that accepts personal checks in payment of obligations. The signage will be displayed in an area that is visible to patrons.

13. Command and Signal

a. Command. This Order is applicable to all MCBQ activities that receive personal checks for payment of obligations.

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

/s/
DAVID W. MAXWELL

DISTRIBUTION A:



UNITED STATES MARINE CORPS

MARINE CORPS BASE
3250 CATLIN AVE
QUANTICO VIRGINIA 22134-5001

MCBO 1610.2B
B 372
16 May 13

MARINE CORPS BASE ORDER 1610.2B w/Ch 1

From: Commander
To: Distribution List

Subj: CHANGE TO MCBO 1610.2B, PERSONAL CHECKS

Encl: (1) Privacy Act Statement

1. Situation. To ensure changes are made to the subject Order.
2. Mission. To provide guidelines and changes to the current Order, MCBO 1610.2B, and to enclosure (1) of the same Order.
3. Execution. To direct the following changes to the subject Order.
 - a. On page 8, paragraph 12(e) of the subject Order, the paragraph is updated as follows:

Facilities that accept personal checks. Facility Managers will post signage that informs individuals of the base policy per this Order concerning the use of information provided on the check. Enclosure (1) will be posted at each activity that accepts personal checks in payment of obligations. The signage will be displayed in an area that is visible to patrons.
 - b. Replace enclosure (1) of the current Base Order with the enclosure to this change directive.
4. Administrative and Logistics. File this change transmittal immediately following the signature page of the directive.
5. Command and Signal
 - a. Command. This Order is applicable to all activities that receive personal checks for payment of obligations.
 - b. Signal. This change directive is effective the date signed.

/s/
R. L. ANDERSON
Chief of Staff

DISTRIBUTION: A

PRIVACY ACT STATEMENT

AUTHORIZATION 5 U.S.C. 301

PRINCIPAL PURPOSE The solicited information is intended to be used to notify individuals whose checks have been dishonored and to compile a list of those individuals whose checks have been dishonored and those whose check cashing privileges have been revoked.

ROUTINE USES The routine use of the dishonored check list and the revoked check-cashing privileges list is to protect the activity from unnecessary losses, to advise Commanding Officers when bad check offenses are committed by a patron, and to notify Commanding Officers of personnel who are not authorized to cash checks. The information may be provided to Federal, State, and Local Law Enforcement Officials.

DISCLOSURE Disclosure is voluntary. Failure to provide the information will result in this activity's refusal to cash your check.