



UNITED STATES MARINE CORPS  
MARINE CORPS INSTALLATIONS EAST-MARINE CORPS BASE  
PSC BOX 20005  
CAMP LEJEUNE NC 28542-0005

MCIEAST-MCB CAMLEJO 5300.1  
MCCS  
29 SEP 2014

MARINE CORPS INSTALLATIONS EAST-MARINE CORPS BASE CAMP LEJEUNE  
ORDER 5300.1

From: Commanding General  
To: Distribution List

Subj: PERSONAL CHECKS FOR NON-APPROPRIATED FUND (NAF)  
ACTIVITIES

Ref: (a) 10 U.S.C. Chap 47  
(b) North Carolina General Statute 14-107  
(c) 18 U.S.C. §13  
(d) MCO P1700.27B w/Ch1

Encl: (1) Procedures/Information Regarding Check Cashing  
(2) General Information Concerning Dishonored  
Checks/Forgery/Appeals  
(3) Notification of Returned Check  
(4) Notification of Returned Check (Second Notice)  
(5) Endorsement Letter  
(6) Check Cashing Privilege Suspension Policy

1. Situation. Each year NAF activities incur losses due to returned personal checks which are not redeemed. Reference (a) establishes forgery of checks as well as the writing or presenting of a check without sufficient funds as military offenses. Reference (a) further provides that failure to redeem a dishonored check within five working days of notice, oral or written, is proof of intent to defraud. Reference (b) establishes the presenting of worthless checks as a misdemeanor for checks in the amount of 2,000 dollars or less and a Class I felony for checks in excess of 2,000 dollars. When committed aboard a military installation, such action becomes a Federal offense by virtue of reference (c). The Special Assistant U.S Attorney (SAUSA) may prosecute civilians and dependents in the Federal District Court. Reference (d) is the Marine Corps Community Services (MCCS) Policy Manual.

2. Cancellation. BO 5300.7C.

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

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3. Mission. This Order publishes policy and procedures to decrease losses incurred due to personal checks that are returned unredeemed.

4. Execution

a. Commander's Intent and Concept of Operations

(1) Commander's Intent. To provide check cashing services to all eligible personnel while enforcing personal accountability for dishonored checks written aboard Marine Corps Base, Camp Lejeune (MCB CAMLEJ) and Marine Corps Air Station (MCAS), New River.

(2) Concept of Operations. Check cashing will be done in accordance with enclosure (1). Enclosure (2) provides information regarding dishonored checks, forgery, and routine process for appeals. Enclosure (3) provides notice regarding dishonored or returned check(s). Enclosure (4) follows enclosure (3) with a second notice on returned check(s). Enclosure (5) is an endorsement letter that offers additional information or possible action on previous enclosures. Enclosure (6) includes the suspension policy relevant to all active duty military, retired, or separated personnel, and civilian employees in the event a dishonored check is written.

b. Coordinating Instructions. Commanders will be notified for action in the event a Service Member in their unit has written a dishonored check aboard MCB CAMLEJ and MCAS New River.

c. Subordinate Element Missions

(1) Assistant Chief of Staff, MCCA shall:

(a) Process dishonored checks tendered at NAF activities aboard MCB CAMLEJ and MCAS New River.

(b) Enter transactions on a daily basis to maintain the automated dishonored personal check system.

(c) Provide MCCA activities and the Command Inspector General (CIG) with a biweekly dishonored check listing.

(d) Notify military personnel, civilian employees, retired or separated personnel and military dependents of their dishonored check by written notification.

(e) Initiate pay checkages for military personnel if payment for a dishonored check has not been received within 30 days of notification. The U.S. Treasury Offset Program (TOPS) will be used for civilians, family members and individuals separated from the service.

(f) Maintain a historical file on suspensions.

(g) Endorse checkout forms for military personnel separating from MCB CAMLEJ and MCAS New River.

(2) CIG shall:

(a) Monitor records based on data input from the MCCS Accounts Receivable Office on dishonored checks received.

(b) Approve financial institution letters.

(c) Process forgery notices from the Naval Criminal Investigative Service or the Criminal Investigation Division (CID).

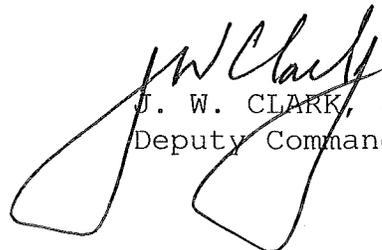
(d) Process appeals for restoration of check cashing privileges.

5. Administration and Logistics. Not applicable.

6. Command and Signal

a. Command. This Order is applicable to MCB CAMLEJ, MCAS New River, and all tenant organizations.

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

  
J. W. CLARK, JR.  
Deputy Commander

DISTRIBUTION: A/C

Procedures/Information Regarding Check Cashing

1. Acceptance of personal check(s) at NAF activities is a privilege extended for the convenience of patrons.
2. NAF activities shall accept personal check(s) for the exact amount of purchase or up to 25 dollars over the purchase amount and made payable to MCCS Activity.
3. Personal check(s) accepted by NAF activities must contain the following information on the front of the check:
  - a. Name of person cashing check (drawer) and sponsor's name, if applicable, to include grade, last name, first name, and middle initial.
  - b. Unit address or local home address.
  - c. A local telephone number at which the drawer or sponsor can be reached.
4. Presentation of identification (ID) cards will be requested, except for officers and staff noncommissioned officers in uniform. Social security numbers (SSN) or the Electronic Data Interchange Personal Identifier (EDIPI)—the 10 digit Department of Defense identification number on the back of most common access cards—will be used to validate a patron's check against established and manual dishonored check lists. The SSN or EDIPI must be taken from an ID card. Expired ID cards will not be accepted as proof of identification.

General Information Concerning Dishonored Checks/Forgery/Appeals

1. Per reference (a), failure to redeem a dishonored personal check within five days of notification may constitute admissible evidence in a trial by court martial of intent to defraud or deceive. Check cashing and Star Card privileges are suspended immediately upon receiving a dishonored check in the Accounts Receivable Office.
2. MCCS will take action to collect the amount due (amount of check(s) plus service charge(s) of 35 dollars each) through military pay checkage if it is not paid within 30 days of notification of the dishonored check(s).
3. Dishonored checks are available for inspection at the MCCS Accounts Receivable Office located in Building 895 on Molly Pitcher Drive. Collection efforts are supplemented by use of the SAUSA and TOPS. Collection through the TOPS program may affect a patron's credit history.
4. Per the references, commanders shall assist in the collection of debts and counsel individuals regarding their responsibility to make timely restitution. Additionally, the individual should be advised that failure to redeem check(s) will result in an involuntary pay checkage. Commanders should also advise individuals that continued financial irresponsibility could result in disciplinary action and denial of promotion and reenlistment.
5. Commanders should notify the Financial Management Division, Accounts Receivable Office at (910) 451-5585 when an individual with dishonored checks has been separated from the service, is on appellate leave, is in an unauthorized status, or is pending investigation for subject check(s). Commanders should provide dates, home of record addresses, and any other pertinent information to the Accounts Receivable Office.
6. A personal check shall not be accepted in redemption of a dishonored check.
7. The NAF activity is authorized to charge a dishonored check fee of 35 dollars which includes a service fee and a bank fee.

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In cases where a financial institution commits an error, no charge will be levied against the drawer, provided the drawer renders written documentation that the returned check was caused by the institution's error.

8. Forgery. In the event a check accepted by an activity is returned dishonored and a written allegation of forgery arises, the CID of the Provost Marshal's Office shall be promptly notified. If the identity of the originator (forger) of the check can be established, the procedures prescribed in enclosure (6) of this Order will be used to recover losses. In no case shall the check in question be released to anyone except the proper military authority.

9. Appeals. Appeals for restoration of check cashing privileges will be made in writing, addressed to the Commanding General, Marine Corps Installations East-MCB CAMLEJ (Attn: CIG) via the chain of command.

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UNITED STATES MARINE CORPS  
MARINE CORPS COMMUNITY SERVICES  
MARINE CORPS INSTALLATIONS EAST-MARINE CORPS BASE CAMP LEJEUNE  
1401 WEST ROAD  
CAMP LEJEUNE NC 28547

1700  
MCFO  
Date

From: Accounts Receivable Supervisor  
To: John Smith

Subj: NOTIFICATION OF RETURNED CHECK

1. This is to notify you that your check number 149 in the amount of 200 dollars has been returned unpaid.
2. You are required to redeem the check and pay a 35 dollars service charge within 15 days from the date of this letter. A temporary suspension of your check cashing privileges is in effect immediately.
3. Payment shall be made by cash, money order, or cashier's check payable to Marine Corps Community Services (MCCS).
4. Failure to redeem your check(s) will result in the suspension of your check cashing, deferred payment plan, and Star Card privileges aboard all military installations. For military personnel, the failure to redeem check(s) may result in the checkage of pay.
5. Should you have a question concerning this matter, please call the MCCS Accounts Receivable Office at (910) 451-5585.
6. If payment has already been made, please disregard this letter.

SIGNATURE  
Accounts Receivable Supervisor

Enclosure (3)

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UNITED STATES MARINE CORPS  
MARINE CORPS COMMUNITY SERVICES  
MARINE CORPS INSTALLATIONS EAST-MARINE CORPS BASE CAMP LEJEUNE  
1401 WEST ROAD  
CAMP LEJEUNE NC 28547

1700  
MCFO  
Date

From: Accounts Receivable Supervisor  
To: John Smith  
Via: Commanding Officer, Unit

Subj: NOTIFICATION OF RETURNED CHECK (SECOND NOTICE)

1. This is to notify you that your check number 149 in the amount of 200 dollars has been returned unpaid.
2. You are required to redeem the check and pay a 35 dollars service charge within 15 days from the date of this letter. A temporary suspension of your check cashing privileges is in effect immediately.
3. Payment shall be made by cash, money order, or cashier's check payable to Marine Corps Community Service (MCCS).
4. Failure to redeem your check(s) will result in the suspension of your check cashing, and Star Card privileges aboard all military installations. For military personnel, the failure to redeem check(s) may result in the checkage of pay.
5. Should you have a question concerning this matter, please call the MCCS Accounts Receivable Office at (910) 451-5585.
6. If payment has already been made, please disregard this letter.

SIGNATURE  
Accounts Receivable Supervisor

Enclosure (4)

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ENDORSEMENT LETTER

LETTERHEAD

1700  
MCCS  
DATE

FIRST ENDORSEMENT

From: Commanding Officer, Unit  
To: Supervisor, Accounts Receivable Office, Fiscal Branch,  
Financial Management Division, Marine Corps Community  
Services

1. Returned.
2. \_\_\_\_\_ was notified and counseled concerning the dishonored check(s) on \_\_\_\_\_.
3. It is desired that action be initiated immediately to check said name service member's pay for the dishonored check(s) and appropriate service charges as contained in paragraph 1 of the basic letter.
4. Additional remarks: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

SIGNATURE

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Check Cashing Privilege Suspension Policy

Suspension Policy

1. A temporary suspension shall be immediately imposed when a personal check is returned as dishonored. The temporary suspension shall remain in effect until all dishonored check(s) and service charges are paid.
2. A six-month suspension shall be imposed on any patron who cashes two or more dishonored checks after twice having been placed on the dishonored checklist during the preceding year.
3. A one-year suspension shall be imposed on any patron who:
  - a. Cashes a dishonored check drawn on a nonexistent or closed account;
  - b. Cashes a dishonored check while on suspension;
  - c. Has dishonored check(s) redeemed as a result of nonpayment through the pay checkage process; or
  - d. Is convicted of larceny, fraud, forgery, or any other actual or attempted bad check offense, or is held liable in a civil action as a result of any dishonored check written to an agency, instrumentality, or activity of the United States.

Suspension of Privileges

1. When a personal check is returned as a dishonored check, the check maker's check cashing and Star Card privileges are immediately suspended until the check is redeemed. The total redemption amount includes the payment of the dishonored check and the established fee for the check.
2. After the check has been redeemed, the suspension will be removed and privileges will be restored subject to the penalties listed in this Order.
  - a. When a personal check is returned unpaid by the financial institution, written notification of the dishonored check (enclosure (3)) will be forwarded to the individual.

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b. If the dishonored check was caused by an accounting error on the part of the financial institution, the sponsor or drawer concerned should obtain a letter from the financial institution acknowledging the error and bring the letter personally to the CIG's office located in Building 27 on Post Lane. After approval from the CIG, the sponsor or drawer concerned will present the approved letter to the MCCS Accounts Receivable Office. This must be accomplished within one working day after approval from the CIG. After reimbursement of the dishonored check, the service charges will be waived including the return of any service charges paid to the MCCS Accounts Receivable Office prior to obtaining the financial institution's letter. The check(s) associated with that particular error will be removed from the individual's dishonored check record.

c. If an active duty or retired drawer is notified and voluntary redemption of the dishonored check is not made within 30 days from the notification date, the MCCS Accounts Receivable Office is authorized to initiate a pay checkage. Incidents involving civilians and dependents will be forwarded to the SAUSA for prosecution in the Federal District Court or to the Commandant of the Marine Corps (MR) for processing through TOPS.

(1) Active Duty Military Personnel

(a) Active duty personnel who continually abuse the system can be court-martialed and/or receive a discharge under other than honorable conditions.

(b) Enclosure (4) may be used to notify the individual's commander when dishonored checks are not redeemed within 15 days of notification.

(c) Commanders shall advise the individuals with dishonored check(s) that after 30 days of the notification date subject to the status of the individual's pay account, a pay checkage can be authorized to redeem the total amount of the dishonored check(s) and any associated returned check service charges. If pay checkage is initiated, an automatic suspension of check cashing privileges for one-year shall be imposed.

(d) If the account is closed and the drawer has transferred from MCB CAMLEJ or MCAS New River the MCCS Accounts Receivable Office will advise the individual's new commander of

the indebtedness, or, if the drawer has been discharged or released from active duty, attempt collection through the home address.

(2) Civilian Employees. If the drawer concerned does not redeem the dishonored check within 15 days and/or continues to issue dishonored check(s), the MCCS Accounts Receivable Office shall request, in writing, that the Staff Judge Advocate's (SJA's) Office file a complaint against the subject individual with the U.S. Magistrate. TOPS will be used by MCCS.

(3) Retired or Separated Personnel. If retired or separated personnel or their family members do not redeem a dishonored check within 15 days and/or continue to issue dishonored check(s), the MCCS Accounts Receivable Office shall request, in writing, that the SJA's Office file a complaint against the subject individual with the U.S. Magistrate. Pay checkages or the use of the TOPS is authorized to redeem any dishonored check(s) plus applicable administrative fees.

(4) Military Dependents. A copy of the written notification will be provided to the sponsor via their commander. If the account is closed and the drawer's sponsor has been transferred from MCB CAMLEJ or MCAS New River, the MCCS Accounts Receivable Office will advise the sponsor's new commander of the indebtedness, or, if the sponsor has been discharged or released from active duty, attempt collection through the home address. If the check is not redeemed, the MCCS Accounts Receivable Office shall pursue collection through TOPS.

3. Military personnel, active duty or retired, will be held responsible for redemption of personal check(s) written aboard the installation that originate from accounts where they have either sole or joint responsibility for the account.

4. Dishonored check(s) written aboard the installation at an exchange, club, recreation facility or any other NAF activity can be redeemed at the MCCS Accounts Receivable Office located in Building 895 on Molly Pitcher Drive.