



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

MCIEAST-MCB CAMLEJO 5300.1B
MCCS

08 JUL 2025

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

From: Commanding General
To: Distribution List

Subj: CAMP LEJEUNE AND NEW RIVER PERSONAL CHECKS FOR
NONAPPROPRIATED FUND (NAF) ACTIVITIES

Ref: (a) 10 U.S.C. 47
(b) N.C.G.S. §14-107
(c) 18 U.S.C. §13
(d) MCO P1700.27B Ch 1

Encl: (1) Procedures/Information Regarding Check Cashing
(2) General Information Concerning Dishonored
Checks/Forgery/Appeals
(3) Sample Notification of Returned Check Letter
(4) Sample Notification of Returned Check (Second Notice)
Letter
(5) Sample 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 the 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. MCIEAST-MCB CAMLEJO 5300.1A

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 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, New River (MCAS NR).

(2) Concept of Operations. Check cashing will be done in accordance with enclosure (1). Enclosure (2) provides information regarding dishonored checks, forgery, and the 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/or MCAS NR.

c. Tasks

(1) Assistant Chief of Staff, MCCS, Marine Corps Installations East-Marine Corps Base, Camp Lejeune (MCIEAST-MCB CAMLEJ)

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

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

(c) 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)

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will be used for civilians, family members, and individuals separated from the service.

(d) Maintain a historical file on suspensions.

(2) Command Inspector General (CIG)

(a) Monitor records based on data input from the MCCS, Lejeune-New River Accounts Receivable Office on dishonored checks received.

(b) Approve financial institution letters.

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

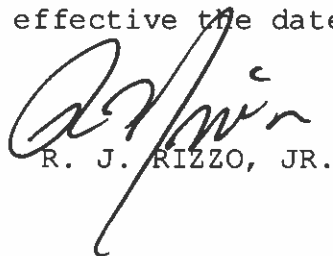
(d) Process appeals for restoration of check cashing privileges.

5. Administration and Logistics. Not applicable.

6. Command and Signal

a. Command. This Order is applicable to MCB CAMLEJ, MCAS NR, their subordinate commands and all tenant organizations.

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


R. J. RIZZO, JR.

DISTRIBUTION: A/C (plus MCAS NR)

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Procedures/Information Regarding Check Cashing

1. Acceptance of personal check(s) at NAF activities is a privilege extended for the convenience of patrons.
2. Checks can not be used as payment for any gift card purchases.
3. 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.
4. 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.
5. 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.

Enclosure (1)

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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 at the Shared Service Center, Kansas City.
2. The Shared Service Center 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 by coordinating with the Shared Services Center. Collection efforts are supplemented by use of the SAUSA and TOPS. Collection through the TOPS 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 Shared Service Center Customer Support at ssc.customersupport@usmc-mccs.org 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 Shared Service Center.
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 service and bank fees. 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.

Enclosure (2)

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8. Forgery. In the event a check accepted by an activity is returned dishonored and a written allegation of forgery arises, the Criminal Investigation Division 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, MCIEAST-MCB CAMLEJ (Attn: CIG) via the chain of command.

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MCFO

From: Supervisor, Marine Corps Community Services, Revenue Accounting Office, Kansas City, MO, and Camp Lejeune

To:

Subj: NOTICE OF DISHONORED CHECKS

Ref: (a) MCIEAST-MCB CAMLEJO 5300.1B
(b) MCO 7220.49A

1. The following check(s) written by you, to this MCCS Activity was returned dishonored.

Check #	Date of Check	Amount	Return Reason	Bank Name
2835	14 JAN 25	\$3,000.00	Non Sufficient Funds	State Employees' Credit Union

2. The total amount due to Marine Corps Community Services (MCCS) is **\$3,035.00**, (\$3000.00 in check(s) and \$35.00 Service Charges).

3. You are advised, in accordance with reference (a), that failure to redeem the check(s) within **15** days after receipt of this letter may constitute admissible evidence before a United States Magistrate of intent to defraud or deceive. **A suspension is in effect immediately; your MCCS check writing ability is revoked, and no Star Card charges are available.**

4. Unredeemed dishonored checks processed through this organization may be sent to the Internal Revenue Service or deducted from military payroll for collection. The hours of operation are Monday through Friday from 0800 to 1700 CST, and the phone number is (816) 602-3496. Dishonored Check(s) must be paid by debit/credit card by calling or money order or cashier's check and mailed to:

Marine Corps Community Services
PO Box 277160
Atlanta, GA 30384-7160

Anitra Palmore
Revenue Accounting Supervisor

Enclosure (3)

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7000

MRF

To:

Subj: INDEBTEDNESS TO THE U.S. GOVERNMENT

Ref: (a) MCO 7010.20A

Encl: (1) Evidence of outstanding debt
(2) Advisement of Rights and Obligations

1. In accordance with the reference, you have been determined as being indebted to Marine Corps Community Services (MCCS), an instrumentality of the United States Government. Enclosure (1) contains documentation on your debt. Enclosure (2) is your Advisement of Rights and Obligations concerning this debt. To avoid enforced collection, your prompt attention and resolution of this debt is requested. As provided per description, you owe **\$ 3,035.00** as of 11 February 2025. This debt resulted from **returned check item #2835 for \$ 3,000.00 and return item fee of \$35.00 as described for enclosure (1).**

2. To avoid involuntary (enforced) collection, you must repay your debt in full, or if you are unable to pay in full establish with MCCS a mutually agreeable alternative payment plan, within 30 days from the date of this letter. Alternative arrangements consist of establishing with MCCS a payment plan for liquidation of the debt. Alternative arrangements will only be granted upon written request to this office and only if lump sum payment would create a financial hardship. Alternative arrangements must be in place and initial payment received within 30 days from the date of this letter. Failure to make full payment or alternative arrangements will lead to enforced collection measures as described in enclosure (2).

3. Please contact MCCS immediately if you believe this debt is not valid or if there is an error, and be prepared to provide documentation that supports your position.

4. Payment can be made by debit or credit card by calling 816-602-3496 or a certified check or money order and mailed to Marine Corps Community Services, PO Box 277160, Atlanta, GA 30384-7160. Please include a copy of this letter with your payment. Please direct any questions to this office at 816-705-4400, or 2306 E. Bannister Rd. Kansas City, MO 64131.

Anitra Palmore
Marine Corps Community Services
Revenue Accounting Supervisor

Enclosure (4)

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Read this document carefully as it provides important information on your rights and obligations. You have been determined to owe money to a Marine Corps Nonappropriated Fund Instrumentality (NAFI). Marine Corps NAFIs include, but are not limited to, Marine Corps Community Services (MCCS), Marine Corps Exchange, and Marine Corps Hospitality Services. Debts to Marine Corps NAFIs are debts to the United States.

To avoid involuntary (enforced) collection, you must repay your debt in full, or if you are unable to pay in full establish with the NAFI a mutually agreeable alternative payment plan, within 30 days from the date of your demand letter.

If involuntary collection is required, the NAFI may enforce collection by involuntary salary offset, and if necessary refer your debt to the U.S. Department of the Treasury, where one or more of the following actions could be taken:

- Offset of any Federal payments due to you, including income tax refunds, salary, certain benefit payments (such as Social Security), retirement, vendor, and travel reimbursements and advances.
- Refer your debt to a private collection agency.
- Report your debt to a credit bureau.
- Garnish your wages through administrative wage garnishment (no court order is required).
- Refer your debt to the Department of Justice for litigation when appropriate, and in compliance with Executive Order 12988).

**NOTICE OF INTENT TO REFER DEBT FOR COLLECTION USING
U.S. TREASURY OFFSET PROGRAM**

The following opportunities are available to you in relation to your debt. You may contact MCCS Global Business Services (GBS) at the below address to:

- Obtain the current total debt due to the NAFI.
- Inspect and/or be provided a copy of the NAFI records related to your debt.
- Review the NAFI determinations of your debt.
- Request a waiver of your debt.

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- Establish with the NAFI a mutually agreeable repayment plan within 30 days of your demand letter. An approved NAFI alternative repayment plan requires partial payment be made within 30 days of your demand letter. Failure to comply with a repayment plan will result in your debt being referred to the U.S. Department of the Treasury Cross-Servicing Debt Program without further notice.

YOU ARE ADVISED OF THE FOLLOWING:

- If you do not make payment as described above, MCCS GBS intends to submit your debt to the U.S. Treasury's Cross-Servicing Program for enforced collection. For Department of Defense military and civilian personnel, MCCS GBS may also pursue involuntary salary offset.
- At any time during the debt collection process, you have the right to pay your debt in full (includes applicable interest, fees, and penalties).
- You must notify MCCS GBS at the below address if you file for bankruptcy.
- Excess collections on your debt will be refunded to you unless prohibited by law.
- If you make or provide any knowingly false or frivolous statements, representations, or evidence, you may be liable for penalties under the False Claims Act (31 USC §§3729-3731), or other applicable statutes, and/or criminal penalties under 18 USC §§286, 287, 1001, and 1002, or other applicable statutes.

NOTICE TO FEDERAL EMPLOYEES:

- If you fail to respond and resolve this debt within 30 days of notification, MCCS GBS will pursue involuntary collection through salary offset against your net disposable pay in accordance with DoD 7000.14-R, Financial Management Regulation.
- MCCS GBS may also submit your debt for involuntary collection through the U.S. Department of the Treasury Cross-Servicing Debt Program and the U.S. Treasury will deduct the maximum allowable percentage (currently 15 percent) of your disposable net pay beginning in the pay period that your debt is referred by MCCS GBS to the U.S. Treasury, and continuing every pay period until your debt, including interest, penalties, and other costs are paid in full. A written petition requesting a hearing to consider

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evidence must be received at the address listed below, within 15 days of your receipt of this notice. A timely petition will stay commencement of the U.S. Treasury's proceedings until a final decision is issued, no later than 60 days after filing the petition (unless extended by the hearing official).

- Unless prohibited by law or contract, we will promptly refund to you any amounts paid by you or deducted from your pay for your debt which are later waived or found not owed to the NAFI.
- If you file a joint income tax return, you should contact a tax advisor or the Internal Revenue Service before filing your joint return in order to protect the share of any income tax refund which may be payable to your spouse who is not a delinquent debtor to the U.S. Government.

NOTICE TO MILITARY SERVICE MEMBERS:

- If you fail to respond and resolve this debt as described above within 15 calendar days from the demand letter, the NAFI will notify your Commanding Officer.
- If this debt is not resolved within 60 days from notification, MCCS GBS will submit your debt to Marine Corps Total Force System or the Defense Joint Military Pay System as a Pay Adjustment Authorization in accordance with DoD 7000.14-R, DoD Financial Management Regulation.
- Once an involuntary pay adjustment is initiated any of your debt remaining uncollected at separation will be collected from final pay and allowances. You may also be subject to additional collection fees for any additional collection efforts required for the settlement of this debt.
- Any remaining balance of the debt will be referred to the U.S. Treasury Cross-Servicing Debt Program as described above in the Notice to Federal Employees.

The MCCS GBS is an activity of the Business and Support Services Division, Manpower and Reserve Affairs, Headquarters, U.S. Marine Corps, and assists Marine Corps NAFIs in collection of delinquent debts as described above. Questions or concerns on any of the above information should be directed to:

MCCS Global Business Services
2306 E Bannister Road
Kansas City, MO 64131
Phone: (816) 705-4400

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Sample Endorsement Letter

LETTERHEAD

1700
MCCS
DATE

FIRST ENDORSEMENT

From: Commanding Officer, Unit
To: Revenue Accounting, Shared Service Center

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: _____

I. M. COMMANDING

Enclosure (5)

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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 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.

Enclosure (6)

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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, Lejeune-New River 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, Lejeune-New River 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, Lejeune-New River 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 NAF Business and Support Services Division for processing through the 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 (3) 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 a pay checkage is initiated, an automatic one-year suspension of check cashing privileges shall be imposed.

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

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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, Shared Services Center Receivable Office shall request, in writing, the Staff Judge Advocate's (SJA's) Office file a complaint against the subject individual with the U.S. Magistrate. The TOPS will be used by MCCS, Shared Services Center.

(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, Shared Services Center Accounts Receivable Office shall request, in writing, the SJA's Office file a complaint against the subject individual with the U.S. Magistrate. Pay checkages or 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 NR, the MCCS, Shared Services Center 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, Shared Services Center Accounts Receivable Office shall pursue collection through the 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.