



UNITED STATES MARINE CORPS
MARINE AIR GROUND TASK FORCE TRAINING COMMAND
MARINE CORPS AIR GROUND COMBAT CENTER
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CCO 1610.1L
ISD 13E

JAN 03 2019

COMBAT CENTER ORDER 1610.1L

From: Commanding General
To: Distribution List

Subj: DISHONORED CHECKS TO MARINE CORPS COMMUNITY SERVICES ACTIVITIES

Ref: (a) UCMJ Article 123a, Making, Drawing, or Uttering Check, Draft, or Order without sufficient Funds
(b) UCMJ Article 134, General Article
(c) MCO 7010.19 w/CH 1
(d) 37 U.S.C. 1007, Pay and Allowances of the Uniformed Services

1. Situation. Marine Corps Community Services (MCCS) incurs excessive losses from receipt of dishonored checks issued by patrons for goods and services received at MCCS activities.

2. Cancellation. CCO 1610.1K.

3. Mission. In accordance with the references, reduce the incidence of fraudulent checks issued by patrons at MCCS activities through greater understanding of personal liabilities and restitution responsibilities by individuals accountable for dishonored checks.

4. Execution

a. Commander's Intent and Concept of Operations

(1) Commander's Intent

(a) Commanding Officers (COs), Assistant Chiefs of Staff (ACs/S), Division Directors (DivDirs), Special Staff Officers, and Officers-In-Charge (OICs) will be cognizant of this Order and will be proactive with personnel processing out for non-end of active service reasons.

(b) Tendering a check is one's promise to pay for goods, services, or cash received. Service Members and any individual who tenders a check to an MCCS activity will honor the commitment of that promise.

(2) Concept of Operations

(a) Any Service Member, family member, or civilian who issues a dishonored check will have an opportunity to resolve the matter and restore various purchasing privileges. When required, Unit or sections leaders will become involved with ensuring resolution to outstanding debts for their personnel.

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(b) A check is a negotiable instrument presumed to be valid when issued by one person to another person or agency. Knowingly issuing or cashing a check without sufficient funds may constitute a criminal act. An individual that knowingly 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 per references (a) and (b), of the Uniform Code of Military Justice.

b. Subordinate Element Missions

(1) COs, ACs/S, DivDirs, Special Staff Officers, and OICs

(a) Ensure the policy contained herein is broadly distributed within their organization and their respective personnel are aware of the consequences of issuing dishonored checks, procedures for restitution, and the policies set forth in the references and this Order.

(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 Program manager regarding assistance in checkbook management.

(c) Notify the Director, MCCS Finance Division, 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) AC/S Installation Support Directorate, MCCS, Finance Division

(a) Initiate the dishonored check recovery plan upon receipt of a dishonorable check and coordinate with the Staff Judge Advocate to ensure the individual's rights concerning dishonored check collection are not violated. The MCCS Finance Division will accomplish the following when processing a dishonored check for restitution.

(b) The dishonored check recovery plan will begin with the MCCS Finance Division entering the minimum data required into Computron's Check Verification System (CVS). This action will cause a block on the individual's check cashing privileges at all MCCS and Army Air Force Exchange System (AAFES) facilities. The MCCS Finance Division will verify that block was placed on the patron's privileges, and re-enter data as needed to ensure the block occurs.

(c) The MCCS Finance Division will then attempt to contact the individual by telephone utilizing the information presented on the face of the check(s). A notice will be mailed to the individual and sponsor within seven days if the individual is a family member. Successful collection of debts on dishonored checks requires timely notification, response, and follow up by all involved persons. For that reason, the following time frames will be adhered to during the collection process.

(d) After seven days, a second notice will be sent to the individual and a copy sent to the individual's Commanding Officer.

(e) After 30 days, Finance will initiate checkage of pay procedures as stated in paragraph 4c(5) and chapter three of reference (c), page 3-11.

(f) Finance will ensure that each check is reported one time only and adequate records are maintained to track data submitted by MCCS activities.

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

(1) The individual who tenders a dishonored check will be entered into the CVS database by the MCCS Finance Division which reaches all USMC installations, as well as the AAFES facilities.

(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 suspended. DPP and UCDPP accounts will be frozen, effective Department of Defense-wide for as long as the individual remains in the dishonored check database. Privileges will only be reinstated once restitution has been made.

(3) Any individual who tenders a dishonored check will be provided an opportunity to repay the debt. The individual must redeem the dishonored check(s) and applicable service fees within seven calendar days of notification from the MCCS Finance Division and pay all applicable service charges at Building 1427.

(4) Any individual failing to redeem the dishonored check(s) within the seven day limit will be notified a second time and a second 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 used to process for checkage of pay. 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, per reference (c), page 3-11.

(6) Checkage of pay for civilians will be processed via the Treasury Offset Program or the MCCS Finance Division in accordance with reference (c), page 3-11. Following repayment of the debt, continued check cashing privileges for civilians will be at the discretion of the MCCS Director.

(7) In accordance with reference (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.

(8) 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.

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(9) Individuals responsible for two or more instances of dishonored checks within a six month period, 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.

(10) Individuals 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.

(11) 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.

(12) 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 Finance Division Director. If the individual is found faultless, no further action will be taken. Service charges will not be assessed for institutional errors per reference (c), page 3-10.

(13) 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. The letter must explain the mitigating circumstances and be endorsed by the individual's CO, OIC, or appropriate Director. The Director, MCCS will provide a written response after review, with a final determination of status.

5. Administration and Logistics

(a) Directives issued by this Headquarters are published and distributed electronically and can be viewed at <https://www.29palms.marines.mil/Staff-Offices/Adjutant-Office/Orders/>.

(b) Dishonored checks presented at the commissary are handled per the Defense Commissary Agency. Details may be viewed at [https://www.commissaries.com/customer-service/faqslisting?field_faq_categories_target_id\[0\]=67](https://www.commissaries.com/customer-service/faqslisting?field_faq_categories_target_id[0]=67).

(c) Service Members experiencing financial difficulties may seek advice and assistance from the MCCS Personal Financial Management Program, <http://www.mccs29palms.com/index.cfm/marine-family-programs/ppd/personal-financial-management-program/>, and the Navy-Marine Corps Relief Society, <http://www.nmcrcs.org/locations/entry/twenty-nine-palms>, both located in the Village Center, Building 1551.

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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.


R. MARTINEZ
Chief of Staff

DISTRIBUTION: A