

DEPARTMENT OF THE ARMY
UNITED STATES ARMY MEDICAL DEPARTMENT CENTER AND SCHOOL
AND FORT SAM HOUSTON
Fort Sam Houston, Texas 78234-5000

FSH Regulation
No. 215-6

2 Jan 96

Morale, Welfare and Recreation
CHECK CASHING PROCEDURES

Issue of supplements to this regulation by subordinate commanders is prohibited unless specifically approved by Headquarters, U.S. Army Garrison, Fort Sam Houston.

1. PURPOSE. This regulation establishes standardized policies requirements, and guidance regarding check cashing at each Nonappropriated Fund Instrumentality (NAFI) operating as an approved NAFI under the auspices of the Commander, U.S. Army Medical Department Center and School (AMEDDC&S) and Fort Sam Houston.

2. APPLICABILITY. The provisions of this regulation apply to all NAFIs under the control of the Commander, AMEDDC&S and Fort Sam Houston, except for the Commissary and Army and Air Force Exchange System.

3. REFERENCES

a. AR 210-60, Personal Check Cashing Control and Abuse Prevention.

b. AR 215-1, Nonappropriated Fund Instrumentalities and Morale, Welfare and Recreation Activities (Appendix G-5).

c. DOD7000.14-R, Financial Management Regulation, Volume 13, Nonappropriated Funds Policy and Procedures.

d. Glossary. Explanation of Terms.

4. POLICY.

a. Check cashing privileges will be extended only to individuals authorized to use the facility. Guests will not be permitted to cash checks. Two-party and temporary (counter) checks will not be accepted. When writing a check for cash, the dollar limitation for each facility will not exceed \$150.00 per check per day. Patrons of the Golf Course, Riding Stables, and

*This regulation supersedes FSH Reg 215-6, 29 Sep 86

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Club System must be in good standing (i.e., not delinquent in user fees) and must not be on the dishonored check listing to cash checks at that facility.

b. The following sign must be posted prominently at each check cashing point: NOTICE TO CHECK CASHERS: DISCLOSURE OF SOCIAL SECURITY NUMBER (SSN) AND OTHER PERSONAL INFORMATION IS SOLICITED BY AUTHORITY OF TITLE 10, UNITED STATES CODE, SECTION 3012, AND IS MANDATORY IF YOU WISH TO CASH A CHECK. ALL INFORMATION FURNISHED, INCLUDING SSN, WILL BE USED TO IDENTIFY WRITERS OF CHECKS RETURNED UNPAID.

c. The following is required on all checks:

- (1) Social Security Number.
- (2) Home and Duty Phone Numbers.
- (3) Name and Rank.
- (4) Status (active duty, retired, reserve, family member, or civilian employee) and service (Army, Navy, Air Force, Marine Corps, or Coast Guard).
- (5) Military Address
- (6) Home Address

d. The cashier will ensure that information is filled out completely and is legible, and will check dishonored check listing furnished by the Directorate of Personnel and Community Activities (DPCA). Cashier will verify social security number against military identification card. Cashier will initial check in upper right-hand corner to indicate all procedures were followed.

e. Individuals refusing to furnish required information will be denied check cashing service.

5. RESPONSIBILITIES.

a The Directorate of Personnel and Community Activities will:

- (1) Ensure that all installation NAFIs (except AAFES and Commissary) adhere to this regulation and establish internal check cashing procedures that are consistent with this regulation.

(2) Ensure procedures prescribed conform to accepted accounting principles and internal control principles (AR 215-1, Appendix G-5, and DOD7000.14-R).

(3) Ensure that all receipts, returned checks, and other cash instruments are afforded the protection required in AR 215-1, Appendix G-5.

(4) Coordinate with the Staff Judge Advocate's office the prosecution of dishonored check writers, where appropriate

b. The DPCA Financial Management Office will

(1) Establish and provide procedural guidance to appropriate NAFIs to ensure effective and efficient check cashing procedures.

(2) Establish internal operating procedures and internal controls for the collection of dishonored checks received from the NAFIs and other offices.

c. The Staff Judge Advocate will:

(1) Coordinate with DPCA in establishing NAFI check cashing procedures.

(2) Coordinate with DPCA in prosecuting dishonored check writers, where appropriate.

d. The NAFI Activity Manager will:

Develop internal procedures and ensure cashiers are trained and comply with these procedures.

GLOSSARY

EXPLANATIONS OF TERMS

Check-Cashing Facility: An appropriated fund (APF) or nonappropriated fund (NAF) activity that accepts or cashes checks for merchandise, services, cash, or payment of debts to government.

Dishonored Check: A check returned unpaid by the financial institution on which it was drawn due to insufficient funds, closed account, no account, or other like cause.

Overstamped Identification (ID) Card: A DD Form 2A (ACT) (Active Duty Military ID Card), DD Form 2A (Res) (Armed Forces of the United States ID Card (Reserve)), DD Form 2A (Ret) (United States Uniformed Services ID Card (Retired)), or other privilege credential for active, reserve component, family members, and retired personnel that is stamped on the face to show that check-cashing privileges are revoked.

Electronic Check Verification System: An automated system which identifies persons whose check-cashing privileges have been denied. For example: Army and Air Force Exchange System, the TRW System, or Commissary NCR Electronic Point-of-Sale System.

Dishonored Check List: A manual list or electronically stored list in a check verification system identifying individuals whose check-cashing privileges are suspended.

Suspension: Withdrawal of check cashing privileges at all installation check cashing facilities for a given period.

Proof of Bank or other Error: Written admission of error by a financial institution or other responsible party that clears the check writer of fault.

Agency Relationship. A relationship that exists when an individual authorizes a person (or persons) to act on the individual's behalf.

The proponent of this regulation is the Directorate of Personnel and Community Activities. Users are invited to send comments and suggested improvements on DA Form 2028 (Recommended Changes to Publications and Blank Forms) to the Commander, U.S. Army Garrison, Fort Sam Houston, ATTN: MCGA-PA-FM, Fort Sam Houston, Texas 78234-5020.

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