

§ 527.32 Installation check control officer.

(a) On receipt of notice from the check-cashing facility that a check was returned as dishonored, the ICCO will update the central file on dishonored checkwriters. (See § 527.13(d)). This file will contain, as a minimum, the following information:

- (1) Name and SSN.
- (2) Status (active duty, retired, Reserve, National Guard, family member, civilian employee, etc.) and Service (Army, Navy, Air Force, Marine Corps, or Coast Guard).
- (3) Name, grade, and SSN of sponsor, if applicable.
- (4) Organization address and telephone number.
- (5) Home address and telephone number.
- (6) Amount of dishonored check.
- (7) Date check was returned as dishonored.
- (8) Date check was redeemed.
- (9) Effective date of suspension of check-cashing privileges.
- (10) Date check-cashing privileges are restored.

(b) The central file on dishonored checkwriters will be maintained on all personnel, including those who redeem the dishonored check within the grace period. The file will be used for reference to identify repeat offenders.

(c) The dishonored checklist will be updated at least monthly to accurately show the current status of suspensions. The list will include suspension expiration dates and will be circulated at least monthly to installation check-cashing and ID card issuing facilities. On post banks and credit unions may also receive a copy of the dishonored checklist. The list may not be circulated to any other institution on or off the installation.

(d) The ICCO may be provided terminal access to an electronic check verification system. The ICCO may use this system to verify check-cashing privileges of individual checkwriters at the request of installation check-cashing facilities.

(e) If the checkwriter commits a first offense (see § 527.25), the ICCO will—

- (1) Add the checkwriter's name to the dishonored check list.

- (2) Suspend check-cashing privileges for 6 months.

(3) Inform the commander (supervisor if checkwriter is a civilian) and checkwriter by letter that check-cashing privileges are suspended for 6 months from the date of letter and that the checkwriter must attend remedial training. (See figure 3-3.) The check writing privileges will be restored when the suspension period is over or earlier if the checkwriter has met the conditions in § 527.25(d) and the unit commander for soldiers and their family members or the first line supervisor for civilians decides to restore check-cashing privileges sooner.

(f) If the checkwriter commits a second offense (See § 527.26), the ICCO will—

- (1) Add the checkwriter's name to the dishonored checklist if currently not on the list.

(2) Suspend check-cashing privileges for 12 months or increase suspension by 12 months if checkwriter is currently under suspension.

(3) Inform the unit commander (supervisor if checkwriter is a civilian) and checkwriter by letter that check-cashing privileges are suspended for 12 months from date of letter or increased by 12 months and that the checkwriter must attend remedial training. (See figure 3-4.) The check cashing privileges may be restored when the suspension period is over or earlier if the checkwriter has met the conditions in § 527.26(d) and the individual appointed by the installation commander to act on appeals of second offenses approves.

(g) If the checkwriter commits a third offense (see § 527.27), the ICCO will—

- (1) Add the checkwriter's name to the dishonored checklist if currently not on the list.

(2) Suspend check-cashing privileges for 18 months or increase suspension by 18 months if checkwriter is currently under suspension.

(3) Inform the commander (supervisor if checkwriter is a civilian) and checkwriter by letter that check-cashing privileges are suspended for 18 months from date of letter or increased by 18 months, that the checkwriter must attend remedial training, and that the ID card must be overstamped. (See figure

3-5.) The check-cashing privileges may be restored when the suspension period is over or earlier if the checkwriter has met the conditions in § 527.27(d) and the individual appointed by the installation commander to act on appeals of third offenses approves.

(h) If the checkwriter commits a fourth offense (see § 527.28), the ICCO will—

(1) Add checkwriter's name to the dishonored checklist if currently not on the list.

(2) Suspend check-cashing privileges indefinitely.

(3) Inform the commander (supervisor if checkwriter is a civilian) and checkwriter by letter that check-cashing privileges have been suspended indefinitely, that the checkwriter must attend remedial training, and that the ID card must be over stamped. (See figure 3-6.) The installation commander may reinstate check-cashing privileges if the checkwriter has met the conditions in § 527.28(d).

(i) If the checkwriter continues to write dishonored checks after the fourth offense, the ICCO will follow guidance in paragraph (h) of this section.

(j) The ICCO will remove an individual from the dishonored checklist at the end of the suspension period or at the request of the individual having appeal approval authority. The checkwriter must have redeemed the dishonored checks, paid the administrative/service charges, attended remedial training, and passed the installation checkbook maintenance test.

(k) If proof of bank error or other excusable error is given, the ICCO will—

(1) Clear checkwriter's name from central file of offenders.

(2) Cancel any suspension imposed because of this error.

(3) Inform checkwriter by letter of action taken.

§ 527.33 Identification card issuing facility.

(a) When informed by the ICCO or the unit commander that an authorized user of the installation check-cashing facilities is suspended for issuing a dishonored check and is required to have their ID card over stamped, the ID card issuing facility will take action under

AR 640-3, paragraph 4-10, to overstamp the offender's ID card.

(b) When reissuing ID cards lost, stolen, etc., the dishonored checklist will be examined to determine if the individual applying for a new or replacement card is on it. The individual's unit or civilian's supervisor should be contacted to determine whether the ID card should be over stamped.

§ 527.34 Personnel of other Services.

DA officials may not overstamp ID cards issued by other Services. DA officials may suspend check-cashing privileges of members of other Services, or their family members, by placing them on the dishonored checklist. Repeated abuse of check cashing privileges may result in barring from the installation persons not assigned thereto, except for needed medical services (See figs 3-7 and 3-8.) This barring may apply to family members and retirees of any Service.

§ 527.35 Appeals.

(a) Any person whose check-cashing privileges are suspended may submit a written appeal for removal of the suspension. Active duty soldiers or their family members will send the appeal to their unit commander. Civilian employees will send their appeals to their first line supervisor. The appeal will include the following:

(1) Date check-cashing privileges were suspended.

(2) Check-cashing facility where check was cashed.

(3) Date and where full payment, including administrative/service charges, was made.

(4) Date remedial training was completed.

(5) Grade received on installation checkbook maintenance test.

(6) Reasons privileges should be restored.

(b) ICCOs will not restore privileges if the checkwriter has not attended required training, has not passed the installation checkbook maintenance test, or has not paid in full all dishonored checks and administrative/service charges that did not result from bank or other excusable error.

(c) If appeal was approved, the ICCO will—