

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—

§ 527.36

(1) Remove checkwriter's name from dishonored checklist.

(2) Inform checkwriter promptly of action taken.

§ 527.36 Disposal and transfer of records.

ICCOs will—

(a) Dispose of inactive files as required by AR 25-400-2 for file number 210-60a (Check-cashing Privileges).

(b) Ensure that the ICCO is added to the installation out-processing checklist.

(c) Send active dishonored check files directly to the ICCO of the gaining installation when offenders are reassigned before the end of their or their family member's suspension period.

(d) Place incoming individuals on check cashing suspensions, if their existing suspensions have not expired. These individuals will remain on suspension until the suspension expires or an appeal is approved.

Subpart D—Monthly Dishonored Check Report, RCS: CSCOA-105

§ 527.37 Purpose.

The Monthly Dishonored Check Report, RCS: CSCOA-105, provides data needed for control and management purposes.

§ 527.38 Source of data.

Data for preparation of the report will be obtained from records kept at each installation.

§ 527.39 Preparation.

(a) The Monthly Dishonored Check Report will be prepared by the ICCO in the format at figure 4-1 for ICCOs with automated systems. For ICCOs with manual systems, the report need only contain the total number of dishonored checks and total dollar value. Figure 4-1 is preferred. Negative reports are required. Items, such as corrective actions taken, may improve the report as needed.

(b) Statistics for transferred personnel will be dropped by the losing installation and picked up by the gaining installation for suspension purposes.

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§ 527.40 Frequency, routing, and due dates.

The ICCO will—

(a) Prepare the report monthly.

(b) Send the original report to their MACOM.

(c) Send copy of the report to finance and accounting officer for evaluation (see § 527.14(b)) and ultimate routing to installation commander.

(d) Send copy of the report to the Office of the Director of Finance and Accounting, ATTN: SAFM-FAP-B, Indianapolis, IN 46249-1016, due no later than 15 calendar days (30 days for overseas) after the end of the reporting period.

(e) Provide unit commander with unit dishonored check data.

§ 527.41 Relinquishing data.

Data in the Monthly Dishonored Check Report may be provided to banks and credit unions operating on military installations.

Subpart E—Training

§ 527.42 Ethics and military competence.

Ethics and military competence are closely related. Poor performance in one area contributes to poor performance in another. Therefore, a major element in personal financial management is ethics. Responsibility, integrity, and high standards of conduct will be stressed. This aspect of responsible financial management is considered a part of leader development and should be included in leadership instruction.

§ 527.43 Personal financial readiness/soldier money management (PFR/SMM).

PFR/SMM training will be conducted throughout the Army training system as shown in §§ 527.44 and 527.45.

§ 527.44 Initial entry training.

Emphasis during initial entry training will be on prevention of abuse of check-cashing privileges. Recruits will be—

(a) Given overview of basic pay entitlements, DA Form 3686 (JUMPS-Army Leave and Earnings Statement), and maintenance of a checkbook.