



UNITED STATES MARINE CORPS
MARINE CORPS COMMUNITY SERVICES
MARINE AIR GROUND TASK FORCE TRAINING COMMAND
MARINE CORPS AIR GROUND COMBAT CENTER
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MCCSINST 7000.1D
MCCS

05 APR 2010

MARINE CORPS COMMUNITY SERVICES INSTRUCTION 7000.1D

From: Director
To: Distribution List

Subj: CASHING CHECKS AND OTHER NEGOTIABLE INSTRUMENTS

Ref: (a) MCO P1700.27B
(b) MCO P4066.17
(c) MCO P5512.11C
(d) CCO 1610.1H

Encl: (1) Privacy Act Information
(2) Identification Card Definitions
(3) Sample Appointment Letter as Check Approval Supervisor
(4) Check Cashing and Other Negotiable Instrument Definitions

1. Situation. To establish procedures for accepting and cashing negotiable instruments by the activities within the Marine Corps Community Services Directorate (MCCS) in accordance with the references and enclosures.
2. Cancellation. MCCSINST 7000.1C
3. Mission. To ensure that authorized patrons of MCCS activities are uniformly afforded the opportunity to cash their checks and other negotiable instruments as payment.
4. Execution

Director's Intent and Concept of Operations

(1) Director's Intent. MCCS facilities are not intended to provide banking services to customers. Subject to certain conditions noted herein, facilities may cash checks for the convenience of authorized patrons.

(2) Concept of Operations. Under no circumstances will any employee approve or cash their own personal checks or those of a relative. Checks will not be cashed without all the necessary documents. Per the references, patrons at all MCCS check cashing facilities will be required to furnish the following.

(a) Disclosure of the last four digits of the customer's SSN is voluntary and assists in preserving individual security. Authority for soliciting the SSN is Title 5, United States Code paragraph 302, and Executive Order 9397 of 22 November 1943. Enclosure (1) the Privacy Act Information must be displayed at all times. Failure to provide the information means that the facility may decline to accept the patron's check as the last four digits are used to provide identification of the individual in the event of nonpayment and MCCS' will have the ability to determine and publish "bad check" information.

(b) Proper identification must be presented by patrons each time they wish to cash a check or other negotiable instrument. Proper identification is required to show that the person presenting the check is an authorized patron

of the activity concerned and that the presenter is the person named as payee on the check. Enclosure (2) explains what is considered acceptable identification.

(c) Authorized patrons are active duty military, retired military, reservists, base Appropriated, Non-Appropriated Fund and authorized contracted employees (where applicable) and MCCS employees. Authorized patrons' checks must list all that apply; rank/grade, unit/work section, work phone, home phone, valid mailing address and status. Active duty military that are in complete regulation uniform need not be further identified generally, except that E-5's and below are required to show identification cards for SSN verification in order to cash checks. Officers and Staff Non-Commissioned Officers in uniform must provide their SSN, either verbally or by providing their ID card, when cashing a check.

(d) Travelers checks may be accepted as payment for merchandise by all activities. Patrons must countersign the checks in the presence of the accepting employee, and present proper identification.

(e) All checks presented for payment at any MCCS activity must be written on a United States bank, and filled out in ink, without alterations or erasures and dated within the last 30 days.

(f) Subordinate Element Missions

1. Finance Center. The MCCS Finance Center may cash checks subject to the following limits:

a. **Local NAFI** checks and **local NAFI payroll** checks may be cashed in amounts not exceeding \$3,000.00 when sufficient funds are available. Such instruments will be cashed for the payee only.

b. Personal checks can be cashed at the Finance Center for \$50.00 per day for an individual or for \$50.00 per family when both parties' names are on the check.

c. **No other negotiable** instruments will be cashed by MCCS.

2. Retail Activities. Checks may be accepted for the amount of purchase at all MCCS retail sales activities. Personal checks may be cashed for \$25.00 more than the amount of purchase when sufficient funds are available.

3. Clubs. Checks may be accepted for the amount of purchase at all Clubs. Personal checks maybe cashed for up to \$50.00 over the amount of purchase when sufficient funds are available.

4. Food Activities. MCCS restaurants and snack bars may accept personal checks for the amount of purchase only.

5. Recreation Activities. Checks may be accepted for the amount of purchase only.

6. Child and Youth Activities. Child and Youth activities may accept checks for the amount of payment only.

7. Contracted Operations. Contracted operations (e.g. Carls Jr) shall develop their own policies with regard to accepting and cashing checks.

8. All Activities. The following information applies to all MCCS activities that accepts checks. Every facility which accepts checks shall display a Privacy Act information notice enclosure (1). Enclosure (1) advises patrons that whenever individuals are asked to disclose their SSN they must be informed:

a. Personal checks shall not be accepted from patrons within 30 days of the scheduled expiration of date shown on the ID card.

b. From time to time some of the identification documents may be stolen, lost, or otherwise unaccounted for as described or referenced in paragraph (2) (b) of enclosure (2). In that event, when names of missing documents are published, all check handling personnel are instructed to check the ID cards presented by patrons against the list of missing cards. If such a card is found, clerks shall not attempt to apprehend the presenter. They will notify their supervisor, MCCS Security, or the Provost Marshal Office as appropriate.

c. Facilities will maintain and shall refer to the dishonored check list for assurance that the presenter does not have a history of presenting bad checks. This list is published weekly by the Management Information System Manager and is available on line.

d. Dishonored Checks returned by banks shall be subject to collection and dishonored check reporting by the next business day after they have been returned. Reference (b) applies.

e. When applicable a Division, Branch or Facility will use enclosure (3).

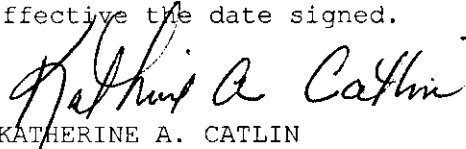
f. Enclosure (4) is a clarification on the terms that may be used.

5. Administration and Logistics. Distribution Statement A Instructions issued by the Director are published electronically. This instruction can be viewed at <http://www.mccs29palms.com/pages/mccsEmployees/mccsInstructions.html>.

6. Command and Signal.

a. Command. This Instruction is applicable to Divisions, Branches and Departments within the Marine Corps Community Services.

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


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DISTRIBUTION: A