

**VOLUME 5, CHAPTER 4: “ACCOMMODATION EXCHANGE”****SUMMARY OF MAJOR CHANGES**

Changes are identified in this table and also denoted by [blue font](#).

Substantive revisions are denoted by an asterisk (\*) symbol preceding the section, paragraph, table, or figure that includes the revision.

Unless otherwise noted, chapters referenced are contained in this volume.

Hyperlinks are denoted by [\*\*\*bold, italic, blue, and underlined font\*\*\*](#).

The previous version dated [April 2023](#) is archived.

<b>PARAGRAPH</b>	<b>EXPLANATION OF CHANGE/REVISION</b>	<b>PURPOSE</b>
All	Updated hyperlinks and formatting to comply with current administrative instructions.	Revision
2.3.11.	Clarified guidance based on Title 31, United States Code, section 3342(b)(8).	Revision

## Table of Contents

VOLUME 5, CHAPTER 4: “ACCOMMODATION EXCHANGE” .....	1
1.0 GENERAL .....	3
1.1 Overview .....	3
1.2 Purpose .....	3
1.3 Authoritative Guidance .....	3
2.0 EXCHANGE OF CASH FOR NEGOTIABLE INSTRUMENTS .....	3
2.1 Policy .....	3
2.2 Negotiable Instruments .....	4
2.3 Eligibility .....	4
2.4 Internal Controls .....	5
3.0 CASHING PERSONAL CHECKS .....	6
3.1 Check Cashing .....	6
3.2 Limitations .....	9
3.3 Exceptions .....	10
4.0 ACCOUNTABILITY FOR DISHONORED CHECKS .....	10
4.1 Checks Accepted From External Activities .....	10
4.2 Checks Accepted to Satisfy an Obligation (Debt) Due the United States .....	11
4.3 Checks Received as Accommodation Exchange Transactions .....	11
5.0 REMOVAL OF DEFICIENCIES .....	11
5.1 Request for Removal .....	11
5.2 Lost Dishonored Check .....	12
5.3 Forgeries and Other Unusual Cases .....	12
6.0 REDEEMING SAVINGS BONDS IN OVERSEAS AREAS .....	12
6.1 General .....	12
6.2 Cashing Bonds .....	13
Figure 4-1. Sample Statements of Consent for Dishonored Check Charges .....	14
Figure 4-2. Sample of a Request for Removal of Deficiency Due to Dishonored Checks .....	15
Table 4-1. DoD Component Payroll Office Addresses .....	16

## CHAPTER 4

### ACCOMMODATION EXCHANGE

#### 1.0 GENERAL

##### 1.1 Overview

If adequate banking facilities are not available to provide personal check cashing and other accommodation exchange services, DoD Disbursing Officers (DOs) may provide these services within the guidance of this chapter.

##### 1.2 Purpose

The purpose of this chapter is to provide policy on check cashing and other accommodation exchange services. This includes exchange of cash for negotiable instruments (including personal check cashing), eligibility for check cashing services, internal controls, accountability, and removal of deficiencies.

##### 1.3 Authoritative Guidance

Title 31, United States Code (U.S.C.), section 3342 ([31 U.S.C. § 3342](#)) allows DOs to provide check cashing and accommodation exchange services when authorized by the appropriate commander (i.e., a theater commander, base or installation commander, commanding officer or officer-in-charge, director of a supporting Defense Finance and Accounting Service (DFAS) site, or equivalent civilian head in the DO's chain of command) for eligible individuals (see paragraph 2.3).

#### 2.0 EXCHANGE OF CASH FOR NEGOTIABLE INSTRUMENTS

##### 2.1 Policy

2.1.1. In the United States, a commander may request the Director, DFAS or designee to authorize a DO to cash negotiable instruments. Submit requests, with justification, to DFAS, Enterprise Solutions and Standards, Disbursing (DFAS-JJFKCB/IN), 8899 E. 56th Street, Indianapolis, IN 46249-0050.

2.1.2. In overseas areas and for ships afloat, a commander may authorize the DO to cash negotiable instruments. The command must have a written check cashing policy approved by the theater commander or designee identifying the services to be offered and identifying the personnel eligible to receive them. The policy must provide that the DO may deny check cashing privileges to anyone based on the non-availability of cash or personnel resources. Resources must be available to provide these services without impacting levels of other financial services (e.g., primary disbursing and related functions).

## 2.2 Negotiable Instruments

A DO may cash U.S. Treasury checks, money orders, traveler's checks, third-party checks, state and local government checks, credit card checks, business checks, and personal checks payable in U.S. dollars for eligible payees. These instruments may be processed through the Over-the-Counter Channel Application (OTCnet) (see Chapter 11, paragraph 8.1). The DO accountability is not affected until the checks are reported in Treasury's OTCnet. Ensure that the appropriate DO Cash Treasury Account Symbol (TAS) is utilized along with the appropriate Business Event Type Code (BETC) when depositing accommodation exchange transactions.

## 2.3 Eligibility

Personnel permanently assigned to units in the area served by the DO are eligible for check cashing services. These include:

2.3.1. Members of the U.S. Armed Forces;

2.3.2. Civilian employees of the U.S. Government who are U.S. citizens;

2.3.3. A veteran hospitalized or living in an institution operated by an agency;

2.3.4. Contractors and their employees engaged in U.S. Government projects if the contractor is a U.S. firm **and the employee is a U.S. citizen:**

2.3.4.1. The company's on-site representative must furnish the DO with a list of employees authorized to cash personal checks and enter into a written agreement. The agreement must stipulate that the DO will suspend check cashing privileges for that company's employees if the DO receives a dishonored check written by a company employee and the DO cannot collect for the dishonored check; and

2.3.4.2. The DO will notify the company representative when a dishonored check is received from one of its employees and suspend check cashing services for all the company's employees. The suspension remains in effect until the DO collects on the dishonored check. The check cashing agreement is permanently terminated if the DO is unable to collect the dishonored check within 30 calendar days from the notification to the company representative;

2.3.5. U.S. citizens who are employees of authorized nongovernment agencies operating with U.S. Government agencies, (e.g., the American Red Cross);

2.3.6. Dependents of the personnel named in subparagraphs 2.3.1 and 2.3.2, as defined in 31 U.S.C. § 3342(b)(3)(A)-(B) and the Definitions Chapter.

2.3.6.1. At a U.S. installation at which adequate banking facilities are not available,  
and

2.3.6.2. Holding proper identification and powers of attorney and who possess valid DoD identification cards; or

2.3.6.3. Ordered to safe haven posts due to emergency evacuation (see Chapter 13, paragraph 3.3 for accommodation restrictions), and

2.3.6.4. In the case of negotiation of negotiable instruments, if the dependent's sponsor (as defined in the Definitions Chapter) authorizes, in writing, the presentation of negotiable instruments to the DO for negotiation.

2.3.7. Third-country national civilian employees under contract to the U.S. Government as contractors or subcontractors employed by U.S. firms engaged in U.S. Government projects in foreign countries with U.S. Treasury checks or U.S. dollar checks issued by the contractors;

2.3.8. A Federal credit union operating on U.S. military installations in a foreign country but only if that country does not permit contractor operated military banking facilities (MBF) to operate on installations;

2.3.9. Personnel on temporary duty/temporary additional duty (TDY/TAD) when approved by a DO's commander. These personnel must provide the DO a copy of their TDY/TAD orders and any other items of identification the DO may require;

2.3.10. An authorized agent, authorized by a properly executed power of attorney, for personal checks drawn on the account of a member; personal checks drawn on joint accounts to which the member is a party; and other checks drawn in favor of the member. The agent must present valid identification [during](#) all transactions. Restrictions that apply to benefiting members also apply to their agents under the terms of the executed DoD (DD) [Form 2761](#), Personal Check Cashing Agreement, which serves as a power of attorney; or

[\\*2.3.11. A member of the military forces of an allied or coalition nation who is participating in a combined operation, combined exercise, or combined humanitarian or peacekeeping mission with the Armed Forces of the United States, only if](#)

[2.3.11.1. Such disbursing official action for members of the military forces of that nation is approved by the senior United States military commander assigned to that operation, exercise, or mission; and](#)

[2.3.11.2. That nation has guaranteed payment for any deficiency resulting from such disbursing official action.](#)

## 2.4 Internal Controls

Commanders and other individuals in the chain of command are responsible for implementing and maintaining internal controls that preclude the fraudulent issuance and cashing of negotiable instruments. At a minimum:

2.4.1. All instruments are endorsed, “Pay to the Order of the Disbursing Officer, (name of ship, station, activity, unit, disbursing station symbol number, or the DFAS site);”

2.4.2. The payee(s) sign or endorse each instrument in the presence of the DO, a Deputy DO (DDO), the DO’s authorized agent, or a cashier;

2.4.3. The identity of the DDO, DO’s agent, or cashier cashing the instrument must be clearly identifiable on that instrument, and the person cashing the instrument may be held pecuniarily liable if the instrument is altered or forged. The DO may also be held pecuniarily liable if the instrument becomes nonnegotiable and their identity is not apparent; and

2.4.4. The person cashing a negotiable instrument must properly verify the identity of the person(s) presenting the instrument. Record the payee(s) or endorser(s) identification (e.g., legible name, social security number (SSN), phone number, and identification card number and duty station (if applicable)) on the negotiable instrument. This allows recovery to be made if the instrument is dishonored. A DO may institute an alternate to annotating this information on a check by the use of the DD 2761. Use of the DD 2761 would alleviate concerns of identity theft such as the SSN. Attach a photocopy of the negotiated check to the DD 2761 and file for records retention.

### 3.0 CASHING PERSONAL CHECKS

#### 3.1 Check Cashing

3.1.1. All authorized military and appropriated fund civilian personnel who request check cashing privileges must consent in writing to immediate collection against their pay for the total of any dishonored check. Dishonored checks are not delinquent debts. There is no authority for the DO to assess a service charge (penalty), but recover any insufficient fund charges assessed on the DO by financial institutions. Depending on the circumstances, the DO has two options:

##### 3.1.1.1. Option 1. DD 2761:

3.1.1.1.1. The DO uses this form if the individual’s payroll office is unknown or when cashing a check for a civilian employee or an authorized agent of a civilian employee or military member.

3.1.1.1.2. The term “authorized agent,” as used on this form, pertains to an individual, usually a dependent, authorized by a power of attorney to cash personal checks on behalf of a member or civilian employee as prescribed in this chapter.

3.1.1.1.3. Proper use of this form precludes the need for a separate power of attorney on behalf of the individual requesting check cashing service. The member or employee appoints an agent by providing a name(s) in the block titled “Authorized Agent,” and signs the form. The person cashing the check must verify the agent’s signature against a valid form of identification when the check is presented.

3.1.1.2. Option 2. Authorized Statement: A statement stamped on the front of the personal check may be used only for military members and civilian appropriated fund employees.

3.1.1.2.1. If the individual's payroll office is known, the DO may order a rubber stamp in small type to be placed on the front of the check along the top margin or above the bank's name and address (see Figure 4-1). The stamp must state:

“I consent to immediate collection from my pay the amount of this check plus bank charges, if this check is dishonored (individual's initials).”

3.1.1.2.2. The DO (or authorized agent) stamps this statement on the front of the check in the presence of the individual and ensures the individual places his or her initials at the end of the statement to validate immediate collection from the individual's pay account if the check is later dishonored.

3.1.1.2.3. If the stamp is used, record adequate payee identification (verified against a valid identification card) on the negotiable instrument to facilitate recovery if the instrument is dishonored (see section 4.0).

3.1.2. The following items are the responsibilities of DO and their authorized agents when pay account collection for dishonored personal checks becomes necessary.

3.1.2.1. When a military member is in the same DoD Component and the DO maintains the member's account:

3.1.2.1.1. Immediate deduction from the pay account is authorized for the face value of the dishonored check(s) plus any charges assessed against the DO by a financial institution for their processing.

3.1.2.1.2. DO may not use partial payments as a means of resolving a dishonored check.

3.1.2.2. When a military member is from a different Military Service or from the same component and paragraph 3.2 does not apply (e.g., retirees, members on transfer orders, on TDY/TAD, or in any other transitory status):

3.1.2.2.1. When using the DD 2761, the DO makes copies of the form (front and back), certifies on the back that the individual consented to voluntary collection, and sends it to the appropriate component payroll office (see Table 4-1) to affect the pay account deduction and make restitution to the negotiating DO. The payroll office annotates the back of the DD 2761 specifying the action taken for each dishonored check listed:

3.1.2.2.2. When a rubber stamp is used on the face of a check, the DO prepares a DD 139, Pay Adjustment Authorization, by component as follows:

3.1.2.2.2.1. Attach a listing showing each military member's name, DoD Component, SSN, unit or duty station, and check amount(s), along with copies of the check(s) (front and back). If the depository adds a fee to the amount of the dishonored check, include a copy of the debit voucher to substantiate its inclusion in the total amount of the deduction. Send all required documents to the appropriate payroll office at the mailing address in Table 4-1 to accomplish pay account deduction.

3.1.2.2.2.2. Certify that the military members consented to voluntary collection by typing the following certification statement on the DD 139 in the block titled "Explanation and/or Reason for Adjustment."

"I certify that these collections are the result of dishonored personal checks cashed by the cited individuals for the amounts stated. Each individual has consented, in writing, that in consideration for cashing the individual's personal check(s), the amount of any check returned unpaid, plus any charges assessed against the DO by a financial institution, for any reason may be collected from the individual's pay."

3.1.2.3. For dishonored personal checks from authorized appropriated fund civilian employees:

3.1.2.3.1. Immediate pay account deductions are authorized for the face value of dishonored checks plus any charges assessed against the DO by financial institutions.

3.1.2.3.2. The DO prepares a [DD 2481](#), Request for Recovery of Debt Due the United States by Salary Offset, attaching copies of the front and back of the check(s), and a copy of the DD 2761, if applicable. If the depository adds a fee to the amount of the dishonored check, attach a copy of the debit voucher to substantiate its inclusion in the amount of the pay account deduction. Send all documents to the appropriate payroll office (see Table 4-1).

3.1.2.4. When a check is returned for a contract employee, the DO must immediately seek reimbursement from the company employee, as indicated in the employee's company agreement.

3.1.3. When collection action becomes necessary and the payroll office receives a DD 139 or DD 2761 from the DO, the payroll office:

3.1.3.1. Processes the account deduction using normal payroll procedures;

3.1.3.2. When possible, includes a statement similar to, "Consensual collection action for a dishonored check" in the remarks column of the leave and earnings statement; and

3.1.3.3. Annotates, after collection of the debt, the DD 139 or DD 2761 with the action taken for the dishonored check(s) and returns the document together with a certified casual payment voucher. This voucher must be charged to the service member's pay account for the amount of the dishonored check to support the DO's issuance of an exchange-for-cash check payable to the disbursing office holding the dishonored check, to support the Standard Form (SF) 1219, Statement of Accountability.

3.1.4. If a military member or DoD civilian employee is separated or has resigned and cannot be located to make restitution, the DO follows section 5.0.

3.1.5. Writing checks in advance of the availability of funds (floating a check) is illegal. Deny check cashing privileges to individuals who abuse it by writing checks against insufficient funds.

3.1.6. Retain check cashing documents as follows:

3.1.6.1. The DO keeps the original signed DD 2761 for all personal checks honored. See Volume 1, Chapter 9, section 2.0 for records retention policy.

3.1.6.2. For all dishonored checks, keep the original DD 2761 with the dishonored check file until resolved. If the consent statement is stamped on the front of the check and the check is dishonored, the DO, deputies, agents, or cashiers make copies of the front and back (if applicable) of the check. Keep a copy of the check along with a copy of the agreement if the individual is a contractor until the matter is resolved.

## 3.2 Limitations

3.2.1. Commanders establish maximum amounts for cashing personal checks by authorized personnel and/or their agents. In overseas areas where personnel of two or more Services are operating, the senior commander ensures the existence of a uniform policy to provide check cashing privileges within sound financial management practices. The policy and applicable limits are based on the circumstances of the local economy and cost-of-living. The supporting DO should publish deviations from established command maximum limits for each exception.

3.2.2. The DO provides a copy of an authorization to exceed the established limit when requesting removal of deficiencies involving uncollectible insufficient fund checks and associated charges that may be assessed by financial institutions for personal checks they have cashed (see section 4.0). Personal checks being cashed must be drawn in multiples of 5 dollars unless local conditions make that increment impractical. U.S. Treasury checks or checks issued by banks, or other similar financial institutions may be cashed without regard to a dollar amount.

3.2.3. Checks must be drawn on U.S. financial institutions, overseas branches of U.S. banks or credit unions, or overseas MBFs operated under U.S. Government contract. Checks must also be payable in U.S. dollars through U.S. banks or credit unions, to include banks located in the Commonwealth of Puerto Rico, U.S. Virgin Islands, American Samoa, Guam, and the Commonwealth of the Northern Mariana Islands. The DO establishes the days and hours during which check cashing service is available and makes appropriate notification of any changes.

3.2.4. Paragraph 2.3 governs suspension of check cashing privileges for contractors and their employees engaged in U.S. Government projects who have written dishonored checks.

### 3.3 Exceptions

A DO of a naval vessel may cash personal checks for crew members when the vessel is in a U.S. port and adequate check cashing facilities are neither available nor adequate for nonresidents of the area. A non-tactical disbursing activity in the United States may provide check cashing service when a unit, squadron, or detachment without a DO or disbursing capability is performing TDY/TAD away from its permanent station or homeport where adequate check cashing facilities are not available. This authority applies when units, squadrons, or detachments are engaged in training or exercises that preclude use of available check cashing facilities. For situations not described in section 2.0, a commander may request the Director, DFAS or designee to authorize check cashing services. Submit the request following subparagraph 2.1.1.

## 4.0 ACCOUNTABILITY FOR DISHONORED CHECKS

### 4.1 Checks Accepted From External Activities

DOs who accept checks from external activities for the sale or transfer of something of value (e.g., property disposal sales, clothing sales, commissary sales, ships stores, housing offices, or similar activities) which a depository later returns unpaid on a debit voucher must record the debit voucher on the [DD 2657](#), Daily Statement of Accountability, as a reduction of deposits, prepare a reverse collection voucher as a reduction of reimbursements, and send one copy of the collection voucher and one copy of the dishonored check to the collection activity concerned. All dishonored checks are returned by the Treasury on a debit voucher and automatically classified back to the TAS annotated on the OTCnet deposit ticket. Collection activities are responsible to pursue collection action in accordance with their regulations and Volume 16, Chapter 2. Since these checks were collected into an appropriation and subsequently reversed, there is no deficiency in the DO's accountability.

#### 4.2 Checks Accepted to Satisfy an Obligation (Debt) Due the United States

Checks accepted from external activities or to satisfy an obligation (debt) due the United States will not impact the DO Cash TAS and will be classified under a program TAS. DOs who accept checks to satisfy a debt to the United States (e.g., overpayment of travel allowances) which later are returned unpaid by a depository must follow paragraph 4.1. The activity responsible for originating the charge (e.g., military pay, travel pay, or similar entitlement area) reestablishes the debt based on the dishonored check and the reverse collection voucher and pursues collection action in accordance with their regulations and Volume 16, Chapter 2. A DO who is the collecting officer for these types of dishonored checks initiates collection action following Volume 16, Chapter 2. Since these checks were collected into an appropriation and subsequently reversed, there is no deficiency in the DO's accountability.

#### 4.3 Checks Received as Accommodation Exchange Transactions

Checks accepted in check cashing transactions authorized by 31 U.S.C. § 3342 which are later returned unpaid by a depository on a debit voucher must be recorded on the DD 2657 as decreases to deposits and increases to dishonored checks receivable. Dishonored checks related to accommodation exchange transactions will impact the DO Cash TAS and stay on the DO accountability until recouped or when the uncollectible receivable is processed for removal from accountability as provided in the Chapter 6, subparagraph 4.2.1.1. Unlike the checks discussed in paragraphs 4.1 and 4.2 consider these as erroneous payments because public funds have been disbursed. DOs pursue collection of these checks following section 3.0 and Volume 16, Chapter 2, section 2.0. If the checks become uncollectible, the DO reports the losses and requests removal of the deficiencies through the [Loss of Funds Team, DFAS Accounting and Finance Policy Division, DFAS Indianapolis \(DFAS-ZPTA\)](#), [Location 220V](#), 8899 E. 56th Street, Indianapolis, IN 46249 (see section 5.0).

### 5.0 REMOVAL OF DEFICIENCIES

#### 5.1 Request for Removal

5.1.1. Upon notification that a check has been dishonored, start collection action immediately and pursue it through recovery. If the DO has followed the check cashing policy and collection requirements in section 3.0 and Volume 16, Chapter 2, section 2.0, removal of deficiencies normally is authorized under 31 U.S.C. § 3342. If the debtor is no longer employed, in the military service, or is an inactive reservist, and all attempts to collect have been exhausted, the DO sends a written request for removal of the deficiency to [DFAS-ZPTA](#) (see Figure 4-2) through their command channels. The request must include:

5.1.1.1. The original or a copy of the front and back of the uncollectible check;

5.1.1.2. A copy of the related debit voucher;

5.1.1.3. Copies of the documents presented in section 3.0, to include the latest available information regarding the debtor's location;

5.1.1.4. A copy of the command's check cashing policy;

5.1.1.5. A copy of the one-time authority to exceed the command's normal check amount, if applicable; and

5.1.1.6. A copy of the request for the DFAS payroll site to pursue collection action against the delinquent debtor.

5.1.2. If the DO has followed the check cashing policy and collection requirements in section 3.0 and Volume 16, Chapter 2, section 2.0, removal of deficiencies normally is authorized under 31 U.S.C. § 3342. If DFAS-ZPTA approves removal of the deficiency, it sends the requesting DO a memorandum authorizing a charge to [Treasury Account Symbol \(account\) \\*\\*\\*6763, Gains and Deficiencies on Exchange Transactions](#). The removal of deficiency transaction will impact the DO Cash TAS. Process the removal of deficiency with a Classification Transactions and Accountability transaction citing account \*\*\*6763 and BETC and the appropriate DO Cash TAS/BETC. The DO sends a copy of the memorandum to the activity to which it submits financial reports. DFAS-ZPTA advises the Debt and Claims Management Office to continue attempts to recover the debt and, if successful, credit the appropriation charged when the deficiency is removed as a result of successful debt recovery processes. If DFAS-ZPTA does not authorize removal of the deficiency, the deficiency cannot be charged to [account \\*\\*\\*6763](#), and the DO can either repay the loss or request relief of liability as prescribed in Chapter 6, section 6.0.

## 5.2 Lost Dishonored Check

If a dishonored check held in the disbursing office is lost, consider it a physical loss of funds (see Chapter 6, section 4.0).

## 5.3 Forgeries and Other Unusual Cases

If a forged check is processed and paid, a loss of funds investigation is required (see Chapter 6, section 4.0). If the investigation is unable to identify the forger, or if recovery from this person cannot be accomplished, the DO, DDO, agent, or cashier who cashed the forged instrument will be liable for the loss but may be eligible for relief of liability (see Chapter 6, section 6.0). As such, the DO, DDO, agent, or cashier may submit a request for relief of liability to DFAS-ZPTA for the improper payment. The request should include a copy of the investigation results, all related documents, and a description of the procedures used to preclude forgery.

## 6.0 REDEEMING SAVINGS BONDS IN OVERSEAS AREAS

### 6.1 General

MBFs are authorized to redeem savings bonds in overseas areas. Where none are available, DOs may request this authorization through their chain of command. This is the only situation where

DOs may redeem savings bonds. Disbursing offices with current authority to redeem savings bonds may continue this service providing no changes in area support by a local MBF has occurred.

## 6.2 Cashing Bonds

6.2.1. Authorized DOs. The DO authorized to redeem savings bonds must use the [savings bond calculator](#) found at the [Treasury Direct](#) website. Series EE and I Bonds issued after February 2003 must be at least 12 months old based on the date of issue before the DO may redeem them.

6.2.2. Redeemed Bonds. Return redeemed bonds on a separate deposit ticket following instructions provided by the servicing Federal Reserve Bank.

6.2.3. Discrepancies. Upon discovery that an amount was paid different from that authorized by the applicable redemption table, report the variance on the DD 2657, and either pay the amount of underpayment (using an SF 1034, Public Voucher for Purchases and Services Other Than Personal), or attempt to recover the overpayment from the payee. If the collection of the overpayment is made, prepare an [Optional Form 1017-G](#), Journal Voucher, to document the collection and record the transaction as a decrease and an increase to cash. If the collection is not made, process the shortage as a physical loss of funds as prescribed in Chapter 6, section 4.0.

6.2.4. Internal Revenue Service (IRS) Form 1099-INT, Statement for Recipients of Interest Income. The DO issues an [IRS 1099-INT](#), Interest Income, to recipients of \$10 or more in interest paid on redeemed savings bonds. This form includes the amount of interest paid, name, address, Taxpayer Identification Number (usually the bondholder's SSN), name of the person paid, and other information needed by the IRS. DOs are prohibited from cashing bonds for individuals who refuse to furnish their SSN. Since individuals redeeming bonds may change their address without notification by calendar year-end, DOs should furnish the form to the recipient at the time of the transaction.

Figure 4-1. Sample Statements of Consent for Dishonored Check Charges

<b>JAMES A. HANCOCK</b> <b>MARY S. HANCOCK</b> 4567 ASSUMED DRIVE (703) 345-6789 ALEXANDRIA, VA 22310		4620
		<small>68-7497</small> <small>2560</small>
		_____ 20 _____
PAY TO THE ORDER OF	\$	
		DOLLARS
<b>XYZ FEDERAL CREDIT UNION</b> <small>VIENNA, VIRGINIA</small>		
I CONSENT TO IMMEDIATE COLLECTION FROM MY PAY THE AMOUNT OF THIS CHECK PLUS BANK CHARGES, IF THIS CHECK IS DISHONORED		
FOR	<b>SAMPLE-NON-NEGOTIABLE</b>	
<small>⑆ 256074974 :   4620 : : 3333333333   : 001</small>		

<b>JAMES A. HANCOCK</b> <b>MARY S. HANCOCK</b> 4567 ASSUMED DRIVE (703) 345-6789 ALEXANDRIA, VA 22310		4620
		<small>68-7497</small> <small>2560</small>
		_____ 20 _____
PAY TO THE ORDER OF	\$	
		DOLLARS
<b>XYZ FEDERAL CREDIT UNION</b> <small>VIENNA, VIRGINIA</small>		
I CONSENT TO IMMEDIATE COLLECTION FROM MY PAY THE AMOUNT OF THIS CHECK PLUS BANK CHARGES, IF THIS CHECK IS DISHONORED		
FOR	<b>SAMPLE-NON-NEGOTIABLE</b>	
<small>⑆ 256074974 :   4620 : : 3333333333   : 001</small>		

Figure 4-2. Sample of a Request for Removal of Deficiency Due to Dishonored Checks

(Letterhead Block)

Date

MEMORANDUM FOR: RELIEF OF LIABILITY SECTION, DISBURSING POLICY
DIVISION, DFAS INDIANAPOLIS (DFAS-ZPFA/IN), 8899 E.
56TH STREET, INDIANAPOLIS, IN 46249-0500

SUBJECT: Request for Removal of Deficiency

I request removal of deficiency under the provisions of Department of Defense Financial
Management Regulation, Volume 5, Chapter 4, paragraph 5.1, for the following dishonored checks
accepted as accommodation exchange transactions. This deficiency is carried on the accountability
of disbursing station symbol number XXXX under the account holder Captain XXXXXXXX.

Table with 5 columns: NAME, SSN, CHECK #, DATE, AMOUNT. Rows include Irwin XXXXXX, James XXXXXX, and a TOTAL row.

This office has exhausted all means of collection. These individuals are no longer
employed in an active duty, reserve, or civilian capacity for the U.S. Government. Members have
been notified of their debt and have not responded to the collection letter. Attached are the
dishonored check(s), copy of applicable debit voucher(s), copy of the applicable check cashing
policy, and the documentation supporting attempted collections.

If you have any questions, please contact Mr. John Doe, at DSN ###-#####, phone (###)
###-#####, or by email: John.Doe.civ@mail.mil.

Signature Block
Disbursing Officer

Attachments:
As stated

Table 4-1. DoD Component Payroll Office Addresses

Branch of Service	Active Duty	Active Reserve/ National Guard	Inactive Reserve	Retired	Civilian	DoD Component Payroll Office Address
U.S. Army	X					Defense Finance and Accounting Service Military Pay Operations ATTN: DFAS-JFLA/IN (Army Central Processing Division) 8899 East 56th Street Indianapolis, IN 46249
U.S. Army		Active Reserve				Defense Finance and Accounting Service ATTN: USAR Liaison Office 8899 East 56th Street Indianapolis, IN 46249
U.S. Army		National Guard				Army National Guard Financial Services Center ATTN: ARNG-RMC-F 8899 East 56th Street Indianapolis, IN 46249
U.S. Marine Corps	X	X				Defense Finance and Accounting Service Military Pay Operations ATTN: USMC Central Pay Processing 1240 East 9th Street Cleveland, OH 44199-2055
U.S. Navy	X					Defense Finance and Accounting Service Military Pay Operations ATTN: Navy Active Duty Pay Processing 1240 East 9th Street Cleveland, OH 44199-2055
U.S. Navy		X				Defense Finance and Accounting Service Military Pay Operations ATTN: Navy Reserve Pay Processing 1240 East 9th Street Cleveland, OH 44199-2055
U.S. Air Force	X					Defense Finance and Accounting Service Air Force Military Pay ATTN: JFLTBC 8899 East 56th St Indianapolis, IN 46249-1200
U.S. Air Force		X				Defense Finance and Accounting Service Military Pay Operations ATTN: JFLTAD, NG/RES Supervisor 8899 East 56th Street Indianapolis, IN 46249-1200
U.S. Army, Marine Corps, Navy, Air Force			X			Relief of Liability Section Defense Finance and Accounting Service ATTN: ZPFA/IN 8899 East 56th Street Indianapolis, IN 46249-0500
U.S. Army, Marine Corps, Navy, Air Force				X		Defense Finance and Accounting Service U.S. Military Retired Pay 8899 E 56th Street Indianapolis IN 46249-1200
U.S. Army, Marine Corps, Navy, Air Force					X	Defense Finance and Accounting Service U.S. Military Annuitant Pay 8899 E 56th Street Indianapolis IN 46249-1300

Table 4-1. DoD Component Payroll Office Addresses (Continued)

Branch of Service	Active Duty	Active Reserve/National Guard	Inactive Reserve	Retired	Civilian	DoD Component Payroll Office Address
DoD Civilian					X	Defense Finance and Accounting Service Civilian Pay Operation Imaging Section (JFVCAD, Column 111Z) 8899 East 56th Street Indianapolis, IN 46249-1900 or FAX 1-866-401-5849 or 1-800-729-3277
U.S. Coast Guard	X	X	X	X	X	Coast Guard Commanding Officer (SES) U.S. Coast Guard Pay and Personnel Center 444 SE Quincy Street Topeka, KS 66683-3591