



UNITED STATES MARINE CORPS
MARINE CORPS COMMUNITY SERVICES
MARINE AIR GROUND TASK FORCE TRAINING COMMAND
MARINE CORPS AIR GROUND COMBAT CENTER
BOX 788150
TWENTYNINE PALMS, CALIFORNIA 92278-8100

MCCSINST 7000.1C

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OCT 18 2007

MARINE CORPS COMMUNITY SERVICES INSTRUCTION 7000.1C

From: Director

To: Distribution List

Subj: CASHING CHECKS AND OTHER NEGOTIABLE INSTRUMENTS

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

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.

2. Cancellation. MCCSINST 7000.1B.

3. Mission. To ensure that authorized patrons of MCCS activities are uniformly afforded the opportunity to cash their checks and other negotiable instruments.

4. Execution.

a. Director's Intent and Concept of Operations

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

(2) Concept of Operations. Under no circumstances will any employee approve or cash their 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) Only the last four digits of the customer's Social Security Number (SSN) will be used. The SSN is used as a unique identifier throughout the Department of Defense for cashing checks, a copy of the Privacy Act Information must be displayed see enclosure (1). Using only the last four digits assists in preserving individual security, while still preserving MCCS' 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) Checks must also include name, rank, unit, unit phone or home phone, and status (active duty, retired or reserve). Retired and reserve personnel must include a home address.

(d) Travelers checks may be accepted in payment for merchandise by all activities. Patrons must countersign the checks in the presence of the accepting clerk, and present proper identification. Travelers checks may be cashed subject to the same regulations as personal checks. Travelers checks should be made out to "cash" or "MCCS". If they are made out to any other name, they will be treated as a second party check.

(e) All checks presented for payment at any MCCS activity shall be written on a United States bank, and filled out in ink, without alterations or erasures. They will be current (dated within the last 30 days), except when specifically authorized by the Chief Financial Officer.

(f) Subordinate Element Missions

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

a Federal, State or Local government checks; NAFI payroll checks; certified checks; cashier's checks; money orders; and the checks of business establishments may be cashed in amounts not exceeding \$3,000.00 when sufficient funds are available. In cases where a patron desires to cash a check for a higher amount, the Chief Financial Officer or their designee may approve higher amounts. Such instruments will be cashed for the payee only.

b Personal checks may be cashed in amounts not exceeding \$200.00 for one person in any one day, except that checks without a printed patron's name will be limited to \$50.00 in any one day. Second-party checks are limited to \$100.00 in any one day.

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. All clubs may accept checks for the amount of purchase only.

a The Commissioned Officers, Staff NCO, Enlisted, and NCO Clubs may cash checks consistent with their by laws.

b The Warrior Club may cash personal checks for up to \$50.00 for one person in any one day.

4 Food Activities. MCCS restaurants and snack bars may accept personal checks for the amount of purchase only. Contracted food activities (e.g. Carls Jr) shall develop their own policy.

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 shall develop their own policies with regard to accepting and cashing checks.

8 All Activities. The following information applies to all MCCS activities that cash checks.

a Every facility which accepts checks shall display a Privacy Act information notice enclosure (1). Advises patrons that whenever individuals are asked to disclose their SSN they must be informed:

1 Disclosure of the last four digits of the customer's SSN is voluntary, but that failure to provide the information means that the facility may decline to cash the patron's check.

2 Authority for soliciting the SSN is Title 5, United States Code paragraph 302, and Executive Order 9397 of 22 November 1943.

3 The last four numbers of the SSN will be used to provide identification in the-event of nonpayment.

b Personal checks shall not be accepted from patrons within 30 days of the scheduled expiration of active service (EAS) date shown on the ID card.

c From time to time some of the identification documents described or referenced in paragraph (2) (b) above may be stolen, lost, or otherwise unaccounted for. 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.

d Check handling personnel who do not have access to Electronic Point of Sale equipment 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.

e 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.

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

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

5. Administration and Logistics. Distribution Statement A Instructions issued by the Director is distributed via email. This instruction can be viewed at \\tnpnas01\mccsinstructions\MCCSInstructions.

6. Command and Signal.

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

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


M. JONES

DISTRIBUTION: A

PATRON DISCLOSURE OF SOCIAL
SECURITY NUMBER (SSN)

MCO **P4066.17** (Marine Corps Exchange Security and Loss Prevention) notes that Social Security Numbers (SSN) are required to accept or cash patron checks.

Authority is provided by Section 5, USC **301** and Executive Order **9397** of 22 Nov **1943**. The use of the SSN is for identification in the event of nonpayment.

Disclosure is MANDATORY as individual checks will not be accepted or cashed in the absence of the SSN.

Identification Card Definitions

COMMON ACCESS CARDS Identification color codes

Current Colors Red Non United States Citizens
Green Contractors
White All Remaining Personnel

Next Generation Card Colors Blue Non United States Citizen
Green Contractors
Red First Responders
White All Remaining Personnel

DD FORM 2574

Marine Corps Community Services use this form for all eligible employees and their eligible family members.

DD FORM 2 (RETIRED) Identification card color blue

U.S. UNIFORMED SERVICES GENEVA CONVENTIONS IDENTIFICATION CARD

RECIPIENTS: Members entitled to retired pay, members on the Temporary Disability Retired List, members on the Permanent Disability Retired List.

DD FORM 2 (RESERVE RETIRED) Identification card color pink

ARMED FORCES OF THE UNITED STATES GENEVA CONVENTIONS IDENTIFICATION CARD

RECIPIENTS: Retired members of the Reserves under the age of 60.

DD FORM 2 (INDIVIDUAL READY RESERVE) Identification card color green

ARMED FORCES OF THE UNITED STATES GENEVA CONVENTIONS IDENTIFICATION CARD

RECIPIENTS: Members of the Individual Ready Reserves and Inactive National Guard.

DD FORM 1173 Identification card color orange

UNIFORMED SERVICES IDENTIFICATION AND PRIVILEGE CARD

RECIPIENTS: Surviving dependents (spouse, child under **21**, incapacitated child **21** years of age or older, full-time student between **21** and **23**, stepchild) of Active Duty members or Reservists on Active Duty in excess of 30 days, dependents of the following: members entitled to retired pay, DoD civilians, Disabled Veterans (DAV), DoD contractors, Medal of Honor recipients, other government civilians, eligible non-government personnel, Transitional Assistance and Management Program (TAMP) personnel, dependents of retirees, foreign Military, DoD beneficiaries, Reserve component members not on active duty in excess of 30 days, Ready Reserve and Standby members and Gray Area retirees as part of the Guard and/or Reserve DEERS enrollment program, former members when the former member is eligible for retired pay at age 60 but not yet age 60.

DD FORM 1173-1 Identification card color pink

DEPARTMENT OF DEFENSE GUARD AND RESERVE FAMILY MEMBER IDENTIFICATION AND PRIVILEGE CARD

RECIPIENTS: Designated beneficiaries including eligible, remarried, former spouses, other eligible dependents, non-DoD/other government employees, dependents of Guard/ Reserve/RESRET, dependents of former members, dependents (spouse, child under **21**, incapacitated child **21** years of age or older, full-time student between **21** and **23**, stepchild) of Reserve component members not on Active Duty in excess of 30 days, dependents of Ready Reserve and Standby members and Gray Area retirees as part of the Guard and/or Reserve DEERS enrollment program, dependents of former members when the former member is eligible for retired pay at age 60 but not yet age 60.

DD FORM 2765 Identification card color orange

DEPARTMENT OF DEFENSE/UNIFORMED SERVICES IDENTIFICATION AND PRIVILEGE CARD

RECIPIENTS: TAMP personnel, DAV, former members, DoD beneficiaries, Medal of Honor recipients, non-government personnel, National Oceanic and Atmospheric Administration Civilian Shipboard Officers, other government civil service personnel living in quarters in Guam or Puerto Rico, contractors on Military Sealift Command-owned and operated vessels.



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MCCSINST 7000.1C
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From: Division Head
To: **Appointee**

Subj: APPOINTMENT AS CHECK APPROVAL SUPERVISOR

Ref: (a) MCCSINST 7000.1C
(b) MCO P1700.27B
(c) CCO 1610.1G

1. Per reference (a), you are hereby granted authority to approve personal checks tendered as payment for goods/services in the **Name of Activity**.
2. You will be guided in the performance of your duties by the provisions of reference (a). Further, you will become sufficiently familiar with the contents of references (b) and (c) in order to advise personnel who inquire about the consequences of dishonored checks.
3. Your appointment remains valid until rescinded by the Division Head, or until you are no longer employed as **Job Title**.

<Division Head Signature>

Enclosure (3)

DEFINITIONS

1. **Check** – An unconditional order by a person to a bank to pay a sum of money to another person on demand.
2. **Negotiable Instrument** – As used herein, “ negotiable instruments” are check, money orders, and traveler checks. Drafts, notes, and other negotiable commercial paper are not covered by the Instruction.
3. **Payee** - The person named on the "Pay To" line of a negotiable instrument.
4. **Prompt Redemption** – The maker of a dishonored check must respond to notification of his/her dishonored check within five (5) working days and redeem it, with applicable charges, within fifteen (15) days.
5. **Second-Party Check** - A check written by another individual to a payee. The payee may present the check for cashing subject to conditions stated in this instruction.
6. **Two-Party Check** – A check with two names appearing on the payee line is a two-party check. A two-party check may be of two kinds:
 - a. If the work "and" appears between the names of the payees (e.g. "Mary Jones and John Smith") both parties must be present and endorse the check.
 - b. If the work "or" appears between the names of the payees (e.g. Mary Jones and John Smith") either party may be present and endorse the check.