

# INSTALLATION, POLICY, AND OPERATIONS GUIDE

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**For Military Credit Unions**

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**DCUC**  
DEFENSE CREDIT UNION COUNCIL

# Installation Information Sheet

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To stay fully engaged with the installation, it's important to keep current contact information for key base personnel and services your credit union may need to reach for certain functions or emergencies.

Typically, it's a good idea to meet with the Installation Commander at least once a year to build rapport and increase awareness of the programs and services your credit union is delivering. Ideally, you also should meet regularly with the Liaison Officer (LO) to keep him or her up to date on your activities and events that involve the base community.

**Installation Commander** \_\_\_\_\_

Date Taken Command \_\_\_\_\_ Most recent meeting \_\_\_\_\_

Email \_\_\_\_\_ Office phone \_\_\_\_\_ Mobile \_\_\_\_\_

Executive Assistant contact information \_\_\_\_\_

**Installation Liaison Officer** \_\_\_\_\_

Date Taken Command \_\_\_\_\_ Most recent meeting \_\_\_\_\_

Email \_\_\_\_\_ Office phone \_\_\_\_\_ Mobile \_\_\_\_\_

Executive Assistant contact information \_\_\_\_\_

## KEY INSTALLATION SERVICES: CONTACT INFORMATION

Service	Name	Email	Phone
Leases and Real Estate			
Operating Agreement			
Base Communications			
Disaster Preparedness			
Base Law Enforcement			

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# Letter from DCUC's CEO

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To Our Members:

We are very pleased to provide you with the *Installation, Policy, and Operations Guide for Military Credit Unions*. The guide is intended to help you effectively and productively manage your on-installation branch and relationships, comply with applicable rules and regulations, and fully leverage the privileges and benefits to which you are legally entitled.

As a defense credit union, you are uniquely positioned to help our service members, their families, and the entire military community. You do this through exceptional financial services and financial education, and by fully engaging with the installation community. The guide provides many examples, as well as a calendar of military events, to inspire and guide your active participation in the social events and support groups that are instrumental to the military community that your credit union serves.

The *Installation, Policy, and Operations Guide* clearly and concisely defines the specific roles and responsibilities described in your charter and the key features of the terms of your lease. It also explains your specific rights as a military credit union, especially if you are located on an installation, and the costs that should be covered by the government or installation.

We've also included a special section that describes the organization and functioning of installations across the different military branches. This information, along with some of the terminology each branch uses, can help your institution work even more closely with on-base personnel.

We will update the Guide each year and welcome your suggestions for making it even more useful. Updates and other important developments will be available on the DCUC website.

We hope you find the Guide a valuable and helpful resource in your commitment to our service members, veterans, and their families.

V/R,



Anthony Hernandez  
President & CEO



The Defense Credit Union Council is a trade association representing the interests of federal and state-chartered credit unions serving our military around the globe. By maintaining a close and constant liaison with the Pentagon, the Council supports its member credit unions and the Department of Defense (DoD) in coordinating policy, procedures, and legislation impacting morale and welfare, financial readiness, and the delivery of quality financial products and services to DoD personnel and their families. Organized in 1963, the Council's membership is comprised of 180 credit unions with over 30 million members.

### **WE SPEAK MILITARY**

DCUC has developed and maintained a working relationship with the DoD and various Congressional committees to ensure that the rights and interests of defense credit unions are well represented. DCUC is proud to say, "We speak military." We carefully track the military lifecycle and keep our members informed of opportunities to generate new business and gain community support by reaching out to service members and their families at key junctures in their careers.

DCUC also works closely with the National Credit Union Administration (NCUA) and other credit union trade associations to ensure that the interests of defense credit unions and the military communities they serve are always part of the conversation.

### **KEEPING MEMBERS IN THE KNOW**

DCUC provides members with timely updates about pending and recent legislation through its website ([www.dcuc.org](http://www.dcuc.org)), direct messaging, the ALERT newsletter, conferences, and committees.

These communications are forums for sharing the activities and innovations of defense credit unions as well as reminders of upcoming events, deadlines for award nominations, and participation in other military-related matters.

### **FINANCIAL CAPABILITY AND PREPAREDNESS**

DCUC is a strong advocate of financial education and preparedness for the military. DCUC has collaborated with Lightbulb Press to create resources for service members, veterans, and their families. DCUC sponsored the recently published *Armed Forces Financial Guide* and was also among the first to provide clear and practical information on BRS in the *Guide to the Military's Blended Retirement System* when the program was initially introduced.

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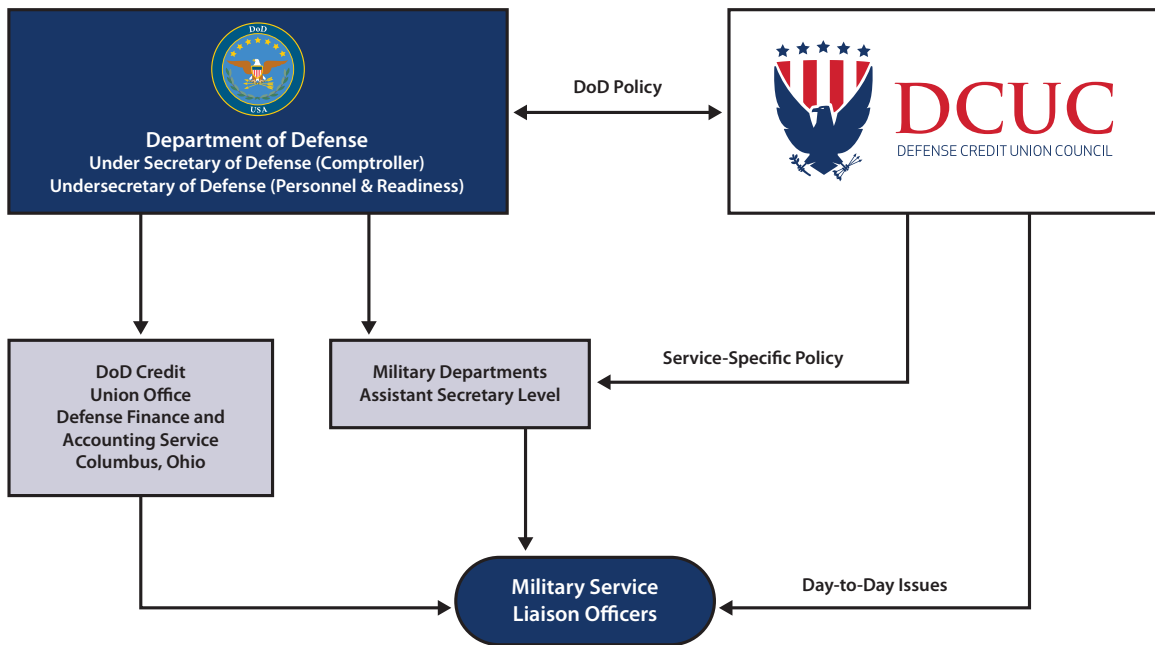
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### **DCUC ON CALL**

DCUC is available to answer questions and provide operational and legal guidance regarding the rights and responsibilities of on-base installations. Call DCUC at (202) 734-5007 and the DCUC team will work to connect you to the appropriate person or resource.

DCUC's mission is "To Serve Those Who Serve Our Country." Defense credit unions play a vital role in the financial well-being of our service members and their families, and DCUC is proud to serve you.

## DCUC: Impact on DoD Policy



# Engaging with Your Installation 2.01.0

As a military credit union, you have exceptional opportunities to engage the installation community in a range of events and activities that will further build your relationship as the on-base financial institution. Demonstrating that your credit union understands, appreciates, and supports the military lifestyle can go a long way toward gaining recognition of your credit union as integral part of the base environment.

While your military credit union may identify innovative ways to engage the community, depending on the service branch, locale, and size, there are a number of activities that have proven successful with DCUC members. **These include:**



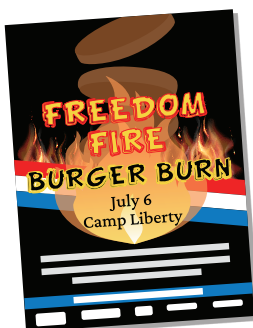
- Active participation in and involvement with on-base officer clubs, such as the 1st Sergeants Club, which provides an opportunity to meet with installation influencers and determine how best to meet financial needs and related concerns of service members and their families.

- Sponsoring annual events, such as the Air Force or Navy Ball, either by subsidizing the price of tickets or covering one or more of the major expenses.



- Becoming active sponsors of key events that are specific to a service branch, such as an air show.

- Holding open houses for select groups of service members and their families, particularly those who may be new to the service or new to the installation.



- Organizing and sponsoring specific events that have either become traditions on the installation or that your credit union initiates, such as summer or winter sports day, a steak night, or night dedicated to a specific cuisine. These events, like a “burger burn,” can be fairly informal and include entire families.

## 2.01.0

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In some cases, the most effective engagements stem from specific needs or concerns of the community. For example, do they need a new playground, a refurbished community center, or educational or other resources that the installation is not currently providing? Determining these opportunities to serve the community, and then fulfilling them, are highly visible ways to show your credit union's commitment not just to providing financial services, but to improve the quality of life for those serving our country.

There are many ideas for such sponsorships in the DCUC **ALERT!** newsletter. In many cases, the DCUC Credit Union of the Year is the one that has demonstrated the most innovative and encompassing ways to engage the entire base community.

The **CEO** of a military credit union has a broad and varied range of responsibilities that fall into two distinct, but related, categories. The first is satisfying the expectations of the Board of Directors, and the second is ensuring that the credit union is an integral part of the installation where it is based.

Successfully meeting the responsibilities of a Credit Union CEO involves a deep understanding of the financial services that members of the military require and providing those services in a reliable yet innovative way. Equally important is serving, and becoming a recognized and dependable resource, for the entire installation community.

### WORKING WITH SERVICEMEMBERS

It's always rewarding to work with servicemen and women who are trying to increase their financial knowledge and build financial security for the future. Being a part of an installation credit union is an honor.

### A PART OF THE COMMUNITY

"Our installation credit union built the most amazing playground for the kids who live on the installation. It's become a community get-together for all the on-base families."

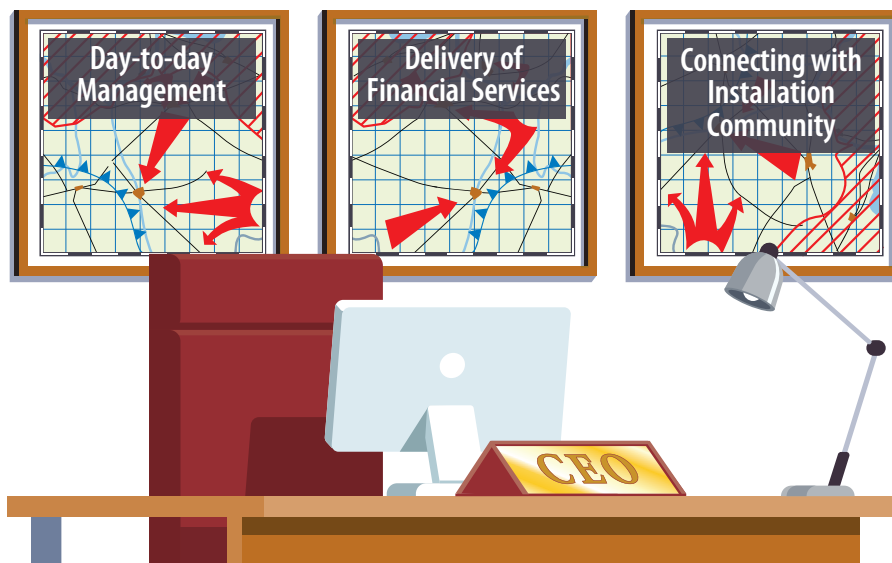
— Colonel Anthony Hernandez  
Mission Support Commander  
United States Air Force

### THE CEO'S PRIMARY ROLES

**A credit union CEO plays three major roles:**

- Day-to-day management of the organization
- Delivery of high-quality financial services
- Establishment of the credit union as a vital part of the installation

Detailed information about each of these responsibilities can be found in the pertinent sections of this guide.



### **DAY-TO-DAY MANAGEMENT OF A CREDIT UNION**

The CEO's primary management responsibilities generally include:

- Selecting and supervising effective branch managers, support staff, and customer-facing personnel
- Staying current and in compliance with laws and regulations that affect credit unions, while capitalizing on new opportunities they provide
- Overseeing communications that clearly explain the credit union's offerings for service members, other federal workers, and their families
- Overseeing legal and HR issues, including compliance, government filings, equal employment, diversity, and employee termination
- Providing security online to thwart cyber threats and theft as well as on site—to cover a range of events from the transport of cash to an active shooter situation, in keeping with installation procedures
- Interacting with and leveraging full benefits provided by DCUC

### **DELIVERY OF FINANCIAL SERVICES**

A military credit union has a special mission to fulfill in providing both exceptional financial services and financial education to service members and their families on the installation and, if requested, to act as a depository in the Treasury General Account network.

The financial services being provided should be as uniform as possible for all personnel, and loan terms should be as liberal as feasible.

#### **Fulfilling the mission of serving retail clients also includes:**

- Meeting client financial services needs by providing competitively priced savings and checking accounts, electronic payment systems, cash withdrawals (ATMs), and loans
- Providing basic financial and credit counseling and related support services
- Providing financial education lectures or seminars on personal financial management, financial services, and/or consumer credit either in response to the base commander's invitation or as a credit union initiative

In the capacity as a TGA depository, the credit union accepts deposits from the installation of non-appropriated government cash and checks that exceed the installation's current needs.

**CONNECTING THE CREDIT UNION WITH THE INSTALLATION COMMUNITY**

Specific requirements govern the role of military credit unions. If the credit union is on-base, it is considered to be a full-service institution. Typically, this means, for example, it must be staffed to provide a loan officer, a staff member authorized to sign checks, and a qualified financial counselor. It also means that the credit union is involved with departure clearance requirements when individuals leave the community. More information on this topic is provided under the Rules and Regulations tab of this guide.

To meet these obligations and best serve the installation, you might consider a number of measures that will help the credit union comply with DoD regulations while becoming an integral part of the defense community. For example:

- Establish a direct line of communication with the base commander, while delegating day-to-day interaction to the branch manager
- Direct the branch manager, through the liaison officer or other designee, to establish relationships with key installation organizations (Family Support Center, Disaster Preparedness, Real Property Management, the Morale, Welfare, and Recreation Program, and key private organizations)
- Emphasize, through communications and outreach, the role of the credit union as a provider of financial services to the installation
- When invited by the base commander, participate in newcomer briefings to present information about your credit union
- Review and ensure the credit union is complying with the terms and conditions of the lease and operating agreement (OA)
- Comply with the provisions of the operating agreement (OA) that define the relationship between the on-base credit union and the base commander
- Attend formal functions on the installation or name a designee to be present at military balls, promotion ceremonies, change of command ceremonies, air shows, open houses, and other events



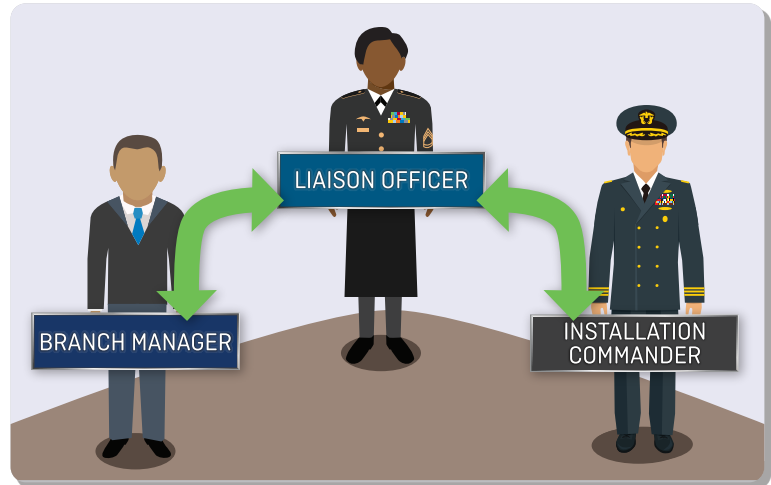
# Credit Union Branch Manager

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The Branch Manager, under the direction of the credit union CEO, handles day-to-day management of the credit union's operations.

## WORKING WITH THE LIAISON OFFICER

One of the **branch manager's** key roles is working closely and collaboratively with the **Liaison Officer** on all aspects of the credit union's activities, ensuring that the Liaison Officer is always up to date. Through the Liaison Officer, the Branch Manager interacts with the base leadership, including the **Installation Commander**.



## BRANCH MANAGER

The important responsibilities the Branch Manager typically assumes in cementing the credit union's relationship with the installation include:

- ✓ Ensuring the timeliness of the Lease and Operating Agreements through coordination with the Liaison Officer and the Installation Commander
- ✓ Establishing ties with other members of installation leadership, including those at the Family Support Centers, Disaster Preparedness, Real Property Management, the Morale, Welfare, and Recreation Program, and key private organizations
- ✓ Planning and budgeting for commercial sponsorships for Morale, Welfare, and Recreation programs
- ✓ Appearing at and participating in key installation events and activities

## LIAISON OFFICER

### ENHANCING FINANCIAL SERVICES

To enhance the range and quality of financial services provided to the installation, the Branch Manager may participate with the **Liaison Officer** in workshops and other forums to:

- ✓ Review and improve existing programs
- ✓ Plan, develop, and initiate new programs
- ✓ Expand financial services and financial education delivered to the installation community
- ✓ Undertake initiatives to build the financial capability and preparedness of the branch customers and their families

### OPERATIONAL RESPONSIBILITIES

The Branch Manager is also responsible for a range of operational duties at the credit union, including:

- Being familiar with the most recent applicable laws, regulations, policies, and procedures detailed in the latest edition of the DoD Financial Management Regulation, Volume 12, Chapter 33
- Overseeing credit union services to ensure they meet the needs of the institution's clients
- Being aware of and responsive to the financial situations of the credit union's military clients and their families at various stages of their careers

The Branch Manager is also responsible for ensuring that the credit union is adequately staffed. The staff must include a credit union official authorized to act on loan applications, someone authorized to sign checks, and a qualified financial counselor.

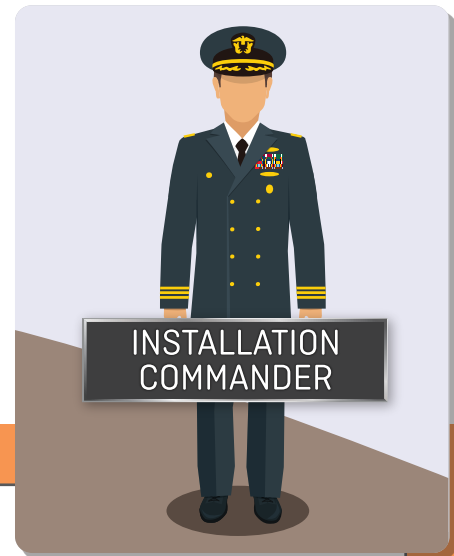
The financial counselor must be regularly available during operating hours and may also take on the other required roles as needed if the credit union can support only minimum staff.

If the credit union has one or more remote locations on base, those locations may be staffed by a single person provided there is direct line of communication with the primary branch.

All staffing must comply fully with equal opportunity employment laws and with the spirit of DoD policies on equal opportunity as explained in DoD Directive 1440.1

The **Installation Commander** has direct responsibility for the provision of financial services on the installation.

Part of the Installation Commander's role is enforcing the DoD "one bank/one credit union" per installation policy. No other organization may provide financial services on the installation, although military personnel may seek financial services from off-base institutions if they prefer.



### OPERATIONAL RESPONSIBILITIES

With regard to an on-base credit union, the Installation Commander has responsibility for:

- Designating a Liaison Officer to interact directly with the Credit Union Branch Manager
- Providing logistical support and office space to an on-base credit union in accordance with DoDFMR requirements
- Inviting the on-base credit union to participate in newcomer briefings and financial education seminars
- Allowing DoD personnel to attend conferences and meetings to bring together representatives of an on-base credit union as well as other organizations active in providing financial education
- Permitting DoD personnel to serve on volunteer boards or committees of the credit union without compensation when there is neither a conflict of duty nor interest
- Ensuring, to the maximum extent feasible, that the on-base credit union is given the opportunity to participate in pilot programs to demonstrate new finance-related technologies or establish new business lines
- Coordinating requests to establish or construct credit union offices or terminate logistical support to on-base institutions as specified in DoDFMR. Specific rules apply to the termination of credit unions

# Liaison Officer

2.05.0

On every installation, the Installation Commander designates a Liaison Officer who serves as a vital link between the Commander and the on-base credit union, as well as between the entire installation community and the credit union.

The **Liaison Officer** is responsible for keeping the credit union up to date on the status of the Operating Agreement and Lease and relevant reports. The Liaison Officer should also notify the credit union of pending developments that may impact its services, such as deployments, training exercises, and installation preparedness for potential emergencies and disasters. (DoDFMR12:33; 330408 and 330609)



## PROACTIVELY IMPROVING FINANCIAL SERVICES

The Liaison Officer plays a vital role in enhancing the quality of financial services the credit union provides. This includes:

- Attending conferences and participating in seminars, workshops, and other forums with the Branch Manager to evaluate current programs and services
- Collaborating with the credit union to plan, develop, and initiate new offerings to improve on-base financial services
- Working with personal financial managers on credit union presentations pertaining to financial education and on other efforts to improve financial capability, especially for personnel inexperienced in managing money and using credit
- Maintaining regular contact with the Branch Manager to confer on improvements that could enhance both the financial services and outcomes
- Renegotiating the financial services offered by the credit union as appropriate and necessary

### OPERATIONAL RESPONSIBILITIES

The Liaison Officer is also responsible for monitoring the overall operation of the credit union while maintaining a strictly hands-off relationship regarding the credit union's financial operations.

#### **Operational responsibilities typically involve:**

- Maintaining regular contact with the Branch Manager
- Reviewing the credit union's services and fees on at least an annual basis and, when appropriate or necessary, agreeing to renegotiate those fees and services
- Ensuring that all financial services on the base are provided only by the on-base credit union or bank
- Assisting, at the credit union's request, in locating and resolving problems with customers who are in default, have overdrawn their accounts, or have other unresolved issues
- Investigating and working to resolve charges of unfair practices, discrimination, or other complaints at the credit union
- Informing the Installation Commander of unresolved complaints and, if required, forwarding the matter to the appropriate regulatory agency

**The Liaison Officer's name and duty phone number should be displayed in each credit union office on the installation.**

# Establishing and Terminating Credit Union Services

3.01.0

There are set procedures in place for establishing and terminating a credit union on a military installation.



## ESTABLISHMENT

A new full-service credit union or a branch office or facility of an existing one may be established on a military installation if DoD personnel believe the installation's financial services requirements are not being met. (DoDFMR, 12:33: 330602 and 330402)

The process for adding or expanding a credit union includes three steps: proposal, solicitation, and selection.

1.



**Proposal.** The proposal is initiated by DoD personnel on the installation and sent initially to the Installation Commander. If the Commander approves the request, it is forwarded to the Secretary of the Military Department for further action. The proposal itself must contain a request that membership must include all installation personnel. The following information must appear:

- The number of DoD personnel and other authorized individuals to be served by the credit union
- The distance to other financial institutions from the installation and the availability of transportation to those locations
- Number of installation personnel unable to travel to those locations
- The installation's current Treasury General Account depository
- The space available on the installation to meet the financial institution's needs

2.



**Solicitation.** If the proposal is approved, the Secretary of the Military Department, in collaboration with the Installation Commander, establishes the selection criteria for the new or expanded credit union. After obtaining a list of credit unions that might be appropriate from the National Credit Union Association (NCUA), the service liaison officer, and the Defense Credit Union Council (DCUC), the Secretary sends formal solicitations. The search is also published locally and more widely through FedBizOpps and trade journals.

3.



**Selection.** When a credit union is selected, a new or amended credit union charter is created for that facility.

NCUA or another appropriate regulator approves the arrangement.



## 3.01.0

### TERMINATIONS FOR DOMESTIC INSTALLATIONS

A credit union may voluntarily terminate its relationship with a military installation or it may be terminated for one of three reasons approved by the Secretary of the Military Department. (DoDFMR 12:33: 330602)

#### **VOLUNTARY TERMINATIONS**

A credit union may terminate its relationship with a military installation by giving the Installation Commander advance written notice 180 days prior to the end of service. The Installation Commander must inform the Secretary of the Military Department immediately of the proposed termination and recommend continuation of a new credit union on the installation.

The Installation Commander may attempt to negotiate an extension, permitting the credit union to continue to operate until the installation can make other arrangements to provide financial services.

The government has the option of owning the title to any structure the credit union may have built, as well as all improvements the departing credit union made to an existing space without reimbursing the credit union. Alternatively, the government may or may not require the departing credit union to remove any improvements, or, in the case of a land lease, restore the land to its original condition.

#### **INVOLUNTARY TERMINATIONS**

The three reasons a credit union may be terminated are **(1) for cause**, **(2) in the interests of national defense**, and **(3) if a merger, acquisition, or change of control** violate the terms of the operating agreement.

**For cause** If after consultations with credit union management, the Installation Commander and Liaison Officer conclude that the credit union's policies are inconsistent with the Operating Agreement regulations and no solution can be found, the Installation Commander recommends to the Secretary of the Military Department that logistical support and space be withdrawn from the credit union. The Secretary, after coordination with DFAS, must approve the action for it to take effect.

#### **In the interest of national defense**

If in the event of a national disaster or an installation's deactivation, closing, or other disposal, the credit union may be terminated.

#### **Merger, acquisition, or change of control**

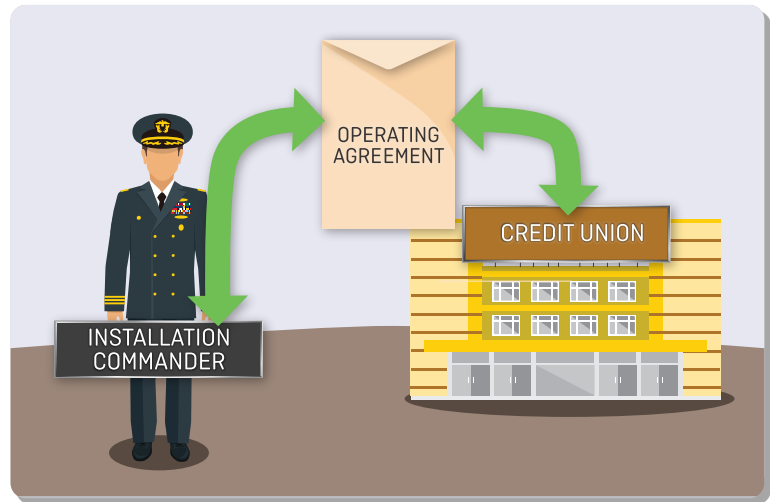
If the ownership or management of the credit union changes, and, as a result, the credit union is operating in violation of the Operating Agreement, the Secretary of the Military Department can terminate the credit union. However, if there are no violations created by the change in leadership, a new version of the Operating Agreement with the same terms but identifying the change of control can be created and go into effect.

# Operating Agreement

3.02.0

This document defines the basic relationship between the credit union and the installation and affirms that both sides will comply with the OA provisions.

To clarify the terms under which an on-base credit union will operate, the Installation Commander and officials of the credit union negotiate an **Operating Agreement (OA)**. This document defines the basic relationship between the credit union and the installation and affirms that both sides will comply with the OA provisions. (DoDFMR, 12:33:330310) (A sample operating agreement appears on page 3.)



This OA, plus a lease or other agreement to use federal real estate, must be in place before the credit union can begin operations on the installation. Both the Installation Commander and the credit union keep copies of the agreement, and a copy is also forwarded to the Secretary of the relevant Military Department.

## AGREEMENT TERMS

The Operating Agreement typically contains the following provisions:

- A detailed description of the services the credit union will provide, including the hours of operation and the service fees that will apply. However, the agreement does not restrict either party's right to renegotiate the services and fees.
- An affirmation that the credit union, whenever possible, will accommodate requests for lectures and materials appropriate for consumer credit programs.
- An acknowledgment by the credit union that it will furnish its current financial report when requested.
- A description of the security services that will be provided for guarding cash and negotiable items. These services are to be consistent with the requirements of the credit union's insurer. The Installation Commander may request a copy of these requirements, which the credit union agrees to provide. In times of unusual risk, additional security will be provided to allow the credit union to avoid excessive insurance costs.



## AGREEMENT TERMS CONTINUED

- Arrangements for logistical services, including, among other things, maintenance and upkeep, utilities, and refuse removal but excluding communication services with the exception of intra-base telephone. For credit unions meeting the 95% qualifying rule, the services are provided at no cost if they occupy a federal facility. Credit unions that own their own facility pay for logistical services at the rates specified in the agreement.
- The three reasons—cause, national interest, or noncompliance with the Operating Agreement—for which the services of the credit union could be terminated, plus the requirement that the credit union provide 180 days advance written notice before ending its services on the installation.



### NO DOD LIABILITY

The Operating Agreement also affirms that neither the DoD or its representatives are responsible or liable for the financial operation of the credit union or for any losses, expenses, or claims for damages that result from its operation. The credit union, for its part, agrees to indemnify and hold harmless the US government against claims for damages that result from its use of government property when the triggering situation or issue was caused even in part by its agents or employees.

### UPDATED AND AMENDED AGREEMENTS

Once the Operating Agreement is finalized, it must be reviewed—and updated if required—**at least once every five years**. If the credit union wants to expand its services, the change can be handled with an amendment to the existing agreement and to the lease, if required. The amended agreement must be in place before the new services begin.

Figure 33-2: Sample Operating Agreement Between Military Installations and Financial Institutions (DoDFMR 12:33)

NOTE: The following operating agreement template identifies general arrangement and content. Content of the actual operating agreement may vary according to the circumstances of each installation.

Operating Agreement Between (Name of Installation), (State or Country Installation Located) and (Name of Financial Institution)

This Agreement is made and entered into this day by and between the installation commander of (name of installation) in his or her official capacity as installation commander, hereinafter referred to as the "commander" and the (name of financial institution), having its principal office at (location of home office) hereinafter referred to as the "financial institution," together hereinafter referred to as "the parties." Whereas the commander and the financial institution enter into this Operating Agreement upon the mutual consideration of the promises, covenants, and agreements hereinafter contained.

1. The parties understand and agree that this Agreement shall in no way modify, change, or alter the terms and conditions of Lease Number (number of lease) covering the use of real property described therein, and this Agreement shall continue, subject to the termination provisions herein-after set forth, during the terms of said lease and any extensions thereof. In the case of a banking institution operating a military banking facility (MBF) overseas, this agreement will not change the conditions of the contract between the banking institution and the Department of Defense.
2. The financial institution agrees to operate a (federally or state) chartered office on-base in accordance with the policies and procedures set forth in DoD Instruction 1000.11, "Financial Institutions on Military Installations;" and Volume 12, Chapter 33 as codified in Title 32 of the Code of Federal Regulations; and, in addition for the Overseas Military Banking Program (OMBP), the policies and procedures set forth in the applicable DoD contract. The hours of operations shall be between (hour office opens) and (hour office closes), and on the following days (week days office open), except on government holidays when the financial institution may be closed. The Program Office for the OMBP shall notify the commander of any changes to the DoD contract.
3. The financial institution shall provide the following services:
  - a. Services for Individuals
    - (1) Demand (checking) account services
    - (2) Cashing personal checks and government checks for **accountholders2B**
4. No fees shall be charged to individuals for the services listed in subparagraphs 3.a.(2), and 3.a.(5), except for subparagraph 3.a.(2), wherein checks drawn on other financial institutions may be treated in accordance with the financial institution's established policy. Any charge to cash a government check shall not exceed that typically charged by financial institutions in the vicinity of the installation. Fees assessed to accountholders and non-accountholders for use of automated teller machines shall be the customary service charges of the financial institution or those negotiated for base personnel per the attached schedule.
5. Checking and savings accounts. Fees for individual checking and savings accounts shall be the customary service charges of the financial institution or those negotiated for base personnel per the attached schedule.
6. Sale of official checks, money orders, traveler's checks and other types of financial paper. Charges for these services shall be the customary charges of the financial institution operating the on-base office.
  - b. Service for Disbursing Officers. No charge shall be made for the services listed in subparagraph 3.b.(2). Compensation to the financial institution shall be per its separate agreement with the Department of the Treasury. Charges, if any, for the services stated in subparagraph 3.b.(1) shall be as locally negotiated with the financial institution.
  - c. Nonappropriated Fund Instrumentalities and Private Organizations. State the charges or refer to a schedule of charges for funds and organizations that do not participate in a central banking program. For those activities participating in a central banking program, determine the compensation to the financial institution by account analysis.
7. It is agreed that the financial institution shall:
  - a. Notify the commander or designated representative of any proposed changes to the attached schedule of fees and services at least 30 days prior to implementation.

(more on next page)

## 3.02.0

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- b. Follow the requirements in Volume 12, Chapter 33 and any changes thereto.
  - c. Comply with Department of the Treasury requirements for establishment and operation of a Treasury General Account where the financial institution agrees to act as a depository for government funds.
  - d. Absolve the (Military Service) and its representatives of responsibility or liability for the financial operation of the financial institution; and for any loss (including losses due to criminal activity), expenses, or claims for damages arising from financial institution operations.
  - e. Indemnify, and hold harmless the United States from (and against) any loss, expense, claim, or demand, including attorney fees, court costs, and costs of litigation, to which the government may be subjected as a result of death, loss, destruction, or damage in connection with the use and occupancy of (Military Service) premises occasioned in whole or in part by officers, agents or employees of the financial institution operating an office of the financial institution.
  - f. Favorably respond, whenever feasible, to reasonable local command requests for lectures and printed materials to support consumer credit education programs, financial management program and newcomer's briefings.
  - g. Prominently post in the lobby of the financial institution the name, duty telephone number of the (Bank or Credit Union) Liaison Officer.
  - h. Accept the government travel card in all on-base ATMs operated by the financial institution.
  - i. Abide by the installation fire protection program, including immediate correction of fire hazards noted by the installation fire inspector during periodic fire prevention inspections.
8. The commander shall provide the following space and support:
- a. Space requirements for financial institution operations shall be administered in accordance with the existing outgrant (i.e., lease, permit or license). (Show Number of Outgrant).
  - b. Utilities (i.e., electricity, natural gas or fuel oil, water and sewage), heating and air conditioning, intra-station telephone service, and custodial and janitorial services to include garbage disposal and outdoor maintenance (such as grass cutting and snow removal) on a reimbursable basis.
  - c. DoD housing and minor dependent education in overseas locations for MBF and credit union personnel in accordance with Volume 12, Chapter 33, subparagraphs 330503.A.1.c, 330503.A.1.d, 330703.B, and 330703.C.
  - d. The local commander shall determine the recurring/frequency requirement for installation access and issue the appropriate installation and/or facility access credential consistent with local security requirements using Government authoritative databases for vetting purposes, as prescribed in Directive-Type Memorandum 09-012, Interim Policy Guidance for DoD Physical Access Control.
9. Termination of this Agreement shall be consistent with the termination provision of the real property lease and Volume 12, Chapter 33. The Secretary of the (Military Department) shall have the right to terminate this Agreement at any time. Any termination of the right of the financial institution to operate on the installation shall render this Agreement terminated without any applicable action by the commander.
10. Any provision of this Agreement that is contrary to or violates any laws, rules, or regulations of the United States, its agencies, or the state of (state in which the financial institution is located) that apply on federal installations shall be void and have no force or effect; however, both parties to this Agreement agree to notify the other party promptly of any known or suspected continuing violation of such laws, rules, or regulations.
11. So long as this Agreement remains in effect, it shall be reviewed jointly by the commander and the financial institution at least once every 5 years to ensure compatibility with current DoD issuances and to determine if any changes are required to the Agreement.

IN WITNESS WHEREOF, the commander and the financial institution, by their duly authorized offices, have hereunto set their hands this day of (month, day, year).

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FINANCIAL INSTITUTION OFFICIAL

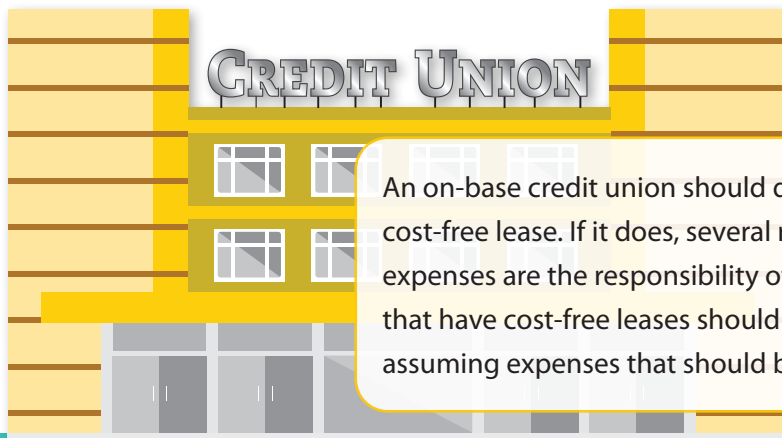
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INSTALLATION COMMANDER

An on-base credit union may be given operating space, at no cost, at one or more locations on the installation.

This stipulation is in keeping with the provisions of the Federal Credit Union Act (12, U.S.C., 1770) and the Unified Facilities Criteria and Unified Facilities Guide Specifications (MIL-STD-3007A). (DoDFMR, 12: 33: 330604).

The lease, which must be in place before the credit union begins operations, extends for a period of up to 5 years and may be renewed without competition if an operating agreement is in place. The lease may be extended for up to 25 years if the credit union uses its own funds to make major improvements to the space.



An on-base credit union should determine if it qualifies for a cost-free lease. If it does, several real estate, support, and logistical expenses are the responsibility of the government. Credit unions that have cost-free leases should check to see if they are currently assuming expenses that should be incurred by the government.

### To qualify for a cost-free lease, the credit union must:

- Be a full-service facility or have been established before 6 June 2000.
- Meet the 95% rule. This rule requires that 95% or more of the credit union's membership consists of individuals who are, or were at the time of joining, military personnel or eligible federal workers, or members of their families.
- Provide a letter on credit union stationery certifying the qualifying membership and signed by the Chair of the Board of Directors or President. It is perfectly appropriate to use the structure and language of the sample certificate of compliance provided in Figure 33-3 of DoDFMR 12:33 and reproduced below.

This statement is required when the lease is signed and must be updated each time the lease is renewed or at any point there is a merger, acquisition, or other change in management. Administrative fees included in the lease as a cost of redoing the agreement are not the responsibility of the credit union.

### MEETING THE 95% RULE

An on-base credit union has no difficulty meeting the 95% rule because access to the base is restricted to military personnel and qualifying federal employees. No other customers would be able to use the facility.

However, if the credit union fails to meet the 95% rule, it pays for rent and logistical services at the fair market rates specified in the lease.

#### FIGURE 33-3: SAMPLE CERTIFICATE OF COMPLIANCE FOR CREDIT UNIONS

I, (name), Chairman of the Board of Directors or President of the (credit union), located at (place), certify that this credit union complies with the requirements of the Federal Credit Union Act (12 U.S.C. 1770), for the allotment of space in federal buildings without charge for rent or services. The provision of no-cost office space is limited to credit unions if at least 95 percent of the membership to be served by the allotment of space is composed of individuals who are, or who were at the time of admission into the credit union, military personnel or federal employees, or members of their families.

(Date) (Name \_\_\_\_\_)

(Chairman of the Board of Directors or the President)

#### LOGISTICAL SUPPORT

Logistical support, when available, is also provided at no cost to credit unions that qualify for cost-free space because the credit union occupies a federally owned facility. Logistical support includes a full range of repair, custodial, janitorial, maintenance and upkeep services. However, the credit union is responsible for paying its own telephone, Internet, and other connective services, with the exception of an intra-station phone.

Automated Teller Machines (ATMs) play a significant role in providing convenient access to cash, cash transfers, deposits, bill payments, and other financial transactions on military installations.

On-base financial institutions have the first right to provide these ATMs, and they are actively encouraged to do so. (DoD FMR 12:33: 330305)

Installing ATMs, not only in the main facility but also in one or more remote locations, allows an on-base credit union to make its services attractive to a potentially wider customer base. It also allows the credit union to expand its operating hours—and better serve its clients—at minimal staffing expense.

The Installation Commander can request the installation of one or more additional ATMs, and the credit union may agree if it concurs that the current service is inadequate. However, it is the installation's responsibility to prove that the existing service is inadequate. If the two sides reach an agreement, the Installation Commander's approval of the added equipment should be reflected in a new or amended Operating Agreement.



### EXCEPTIONS TO THE RULE

Other organizations, such as a Post Exchange, Commissary, on-base hotel, or off-base institution are not normally permitted to offer ATMs. However, exceptions may occur when:

1. the existing service is expected to be temporarily inadequate (as in the case of a large special event that would create a greater demand)
2. the on-base provider has declined to provide additional ATM service, fails to update its existing machines, or doesn't respond to a request for expanded service within the required 30 days

In either case, the situation is addressed as follows:

- the Liaison Officer solicits additional providers and the Installation Commander sends a recommendation to the Secretary of the Military Department for approval, or
- the Secretary handles the solicitation as well as approving the selected provider

An important factor in choosing an outside provider is an agreement to shared-access ATMs with an on-base financial institution. Under these terms, account holders of an on-base provider do not pay any fees for using the temporary machines.

## 3.04.0

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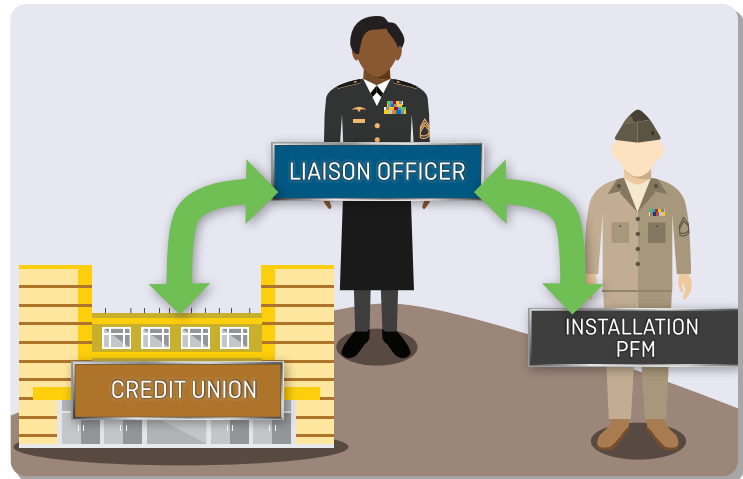
### **COVERING THE COST**

In most cases, the credit union bears the cost of installing, maintaining, and operating its ATMs. However, there may be situations when having the equipment is advantageous to the base but the cost to the credit union is prohibitive. In those cases, an installation may purchase the equipment while the credit union pays for installing and maintaining the machine. The Secretary of Military Department must approve the purchase.

Offering financial education is part of your mission.

On-base credit unions have a primary responsibility to provide high-quality, no-cost financial education and counseling to members of the military and their families. (DoDFMR 12:33; 330205, 330309, 303311)

Ideally, the credit union, the **Liaison Officer**, and the installation's **Personal Finance Manager (PFM)** work together collaboratively to ensure that the programming is both comprehensive and targeted.



### WHAT FINANCIAL EDUCATION INCLUDES

Financial education encompasses a range of topics, from the basics of using the credit union's services to understanding mortgage loans to planning for retirement. More broadly, it also includes individual counseling on using financial products and services wisely and to the customer's best advantage.

#### Specific attention should be paid to:

- **Using credit union products.** This topic is directed particularly at younger enlisted personnel who may be unfamiliar with a checking or savings account. Among the key issues are how debit cards work, the problem of nonsufficient funds, and the consequences of misuse of credit union privileges.
- **Personal and family finances.** This includes budgeting, tracking cash flow, and the importance of living within one's means. It may also entail discussion of family decision making tailored to newly married couples.
- **Benefits of saving.** The focus here is on saving as essential to meeting short-term goals and establishing an emergency fund to help cover unexpected expenses.
- **Prudent use of credit.** This topic emphasizes the importance of using credit wisely and the dangers of accumulating too much debt. It also deals with the importance of building and maintaining a strong credit history and the personal and professional consequences of bankruptcy.
- **Planning for specific goals.** Key goals include saving for college, buying a home, planning and saving for retirement, and transitioning to civilian life.



## 3.05.0

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### HOW EDUCATION IS DELIVERED

Typically, some of the education and most of the counseling occurs within the credit union, where a counselor is always available during operating hours. For example, as part of opening an account, a new member inexperienced in using a financial institution may be given a tutorial on monitoring account balances. Or someone seeking a car loan may benefit from a review of the risks of failing to keep payments up to date.

### PRESENTATIONS

Further education may occur during small-scale presentations the credit union has planned, or has been invited to deliver, on specific topics or for particular segments of its customer base or the installation community.

In addition, the credit union may be, and often is, invited to participate in or to conduct larger-scale presentations on specific topics, such as providing an overview of credit union services or using credit. Prior to these presentations, materials must be provided to and approved by the Installation Commander. Of particular concern is that the presentation does not include any advertising of fees or rates or any statement of competitive advantage. Public presentations must also have a disclaimer at the beginning and end of the presentation stating that they and the Department of Defense do not endorse or favor any commercial supplier, product, or service or promote the services of a specific financial institution. (DoD Instruction 1344.07)

The credit union may announce these seminars and programs in the installation's daily bulletin, newsletters, bulletin boards, and websites. The same is true of its free counseling services and the types of services it provides.

# Working with the Military

4.01.0

As a military credit union, particularly if you're located on base, your institution can support military members and their families in ways that can substantially impact their military and financial preparedness.

In addition to providing financial services and financial education as specified in your operating agreement (see Section 3.2 and Section 3.5 of this guide), an on-base credit union can far exceed these basic requirements with exceptional and highly imaginative outreach programs.

There are countless opportunities to work with military personnel, particularly those who have not had previous experience with a financial services institution or even basic training in financial preparedness. At the same time, you may serve members who have successful military careers and receive significant compensation which qualify them for loans and enable them to save and invest for future goals, including education and eventually transitioning from the military and retiring.



While an active-duty member may be your primary customer, it's the military spouses and family members, especially during periods of extensive training and deployment, who are responsible for managing family finances. As a result, they are more likely to interact with your credit union on a regular basis and to make decisions that can lead to new accounts or expanded account relationships.

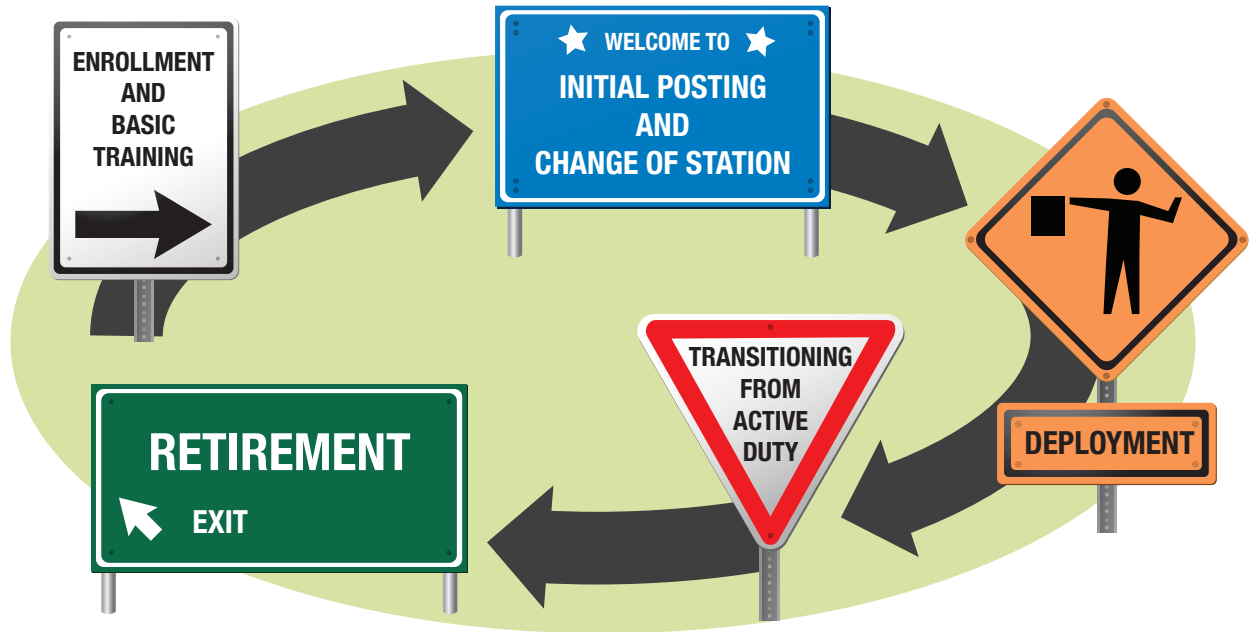
Proximity, convenience, and services put your credit union in a unique position to secure and develop strong customer relationships with military personnel, their families, and the communities in which they live and serve.

# The Military Lifecycle

4.02.0

While each military career may be somewhat different, there are distinctive phases that mark active-duty service across the service branches.

Each stage in the military lifecycle represents an exceptional opportunity for your credit union to reach out to your military customers with timely products, services, and education.



## ENROLLMENT AND BASIC TRAINING

New recruits are likely to be looking for a local financial institution for basic services:

- A checking or deposit account they can easily access online and can use to direct deposit paychecks and other payments they might be receiving
- A savings account they can use to start putting money away as an emergency fund
- A credit card, ideally with a low or reasonable APR, that they can use to start building a credit history



Keep in mind that new recruits are automatically enrolled in the Blended Retirement System (BRS) and money will be direct deposited to their TSP account.

## POTENTIAL CAMPAIGNS AND EVENTS

Workshops and credit union-branded materials that cover the basics are ideally suited to service members at this early stage. In fact, some of these enrollees may never have worked with a credit union or other financial institution. Some possible themes:

- How the on-base or local credit union can provide a number of linked services that can help them manage their personal finances, from the outset and throughout their career

## 4.02.0

- Practical information on checking features: direct deposit, automatic debits, online bill pay, transferring money, paying credit card balances, tracking account balances, joint account ownership with spouse or family member
- Money management—how to create a budget and spending plan
- The importance of, and strategies for, putting aside money for emergency funds
- Basic financial principles: compounding, interest rates, starting early

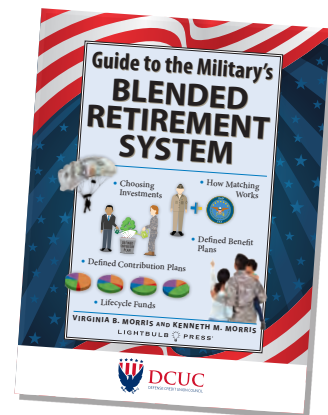
### INITIAL POSTING AND CHANGE OF STATION

Service members change locales frequently during their military careers. Each new posting comes with new challenges and a need to re-orient to a new environment. The credit union can be of great support to military families in welcoming them to a new community.

In addition to basic financial services, military members may be particularly interested in:



- Loans to finance a car or a home
- More sophisticated saving products, like CDs
- Basic investment products, particularly mutual funds
- Supplementary retirement products, like IRAs



### POTENTIAL CAMPAIGNS AND EVENTS

You may find an audience for workshops and branded materials on the following topics:

- Using credit wisely and avoiding debt
- Shopping for a loan: interest rates, APRs, and other terms
- Buying a home vs. renting: pros and cons
- Supplementing retirement income



### DEPLOYMENT

Deployment is a particularly stressful time for military families. In addition to separation, family members often assume primary responsibility for running the household, including paying bills and making financial decisions about saving and investing.

In addition, service members may receive special or hazardous duty pay during deployment and will have extra cash to spend, save to their credit union account, or increase their retirement contribution.

#### POTENTIAL CAMPAIGNS AND EVENTS

Helpful programs for families facing deployment may feature:

- Workshops for spouses and family members on managing household finances as well as basic saving and investing
- Informational materials for soon-to-be deployed service members on their rights concerning credit, payments, rents, and other expenses while deployed
- Information on how deployed service members can access account information and work with the credit union remotely
- Workshop or pre-deployment session on ways to save and invest special and hazardous duty pay compensation they may be eligible to receive



### TRANSITIONING FROM ACTIVE DUTY

Even as service members transition from active duty to civilian life—or sign up with another branch of the military, such as the Active Reserve—there are strategies to keep them as customers of your credit union, even remotely. The more products they have with your credit union—loans, CDs and other savings accounts, direct deposit, and automatic pay—the more convenient it is for them to stay.

#### POTENTIAL CAMPAIGNS AND EVENTS

Transition is complex and it's easy for service members to overlook key dates and deadlines or fail to take full advantage of the benefits they are due. They may also be unsure of the opportunities they can pursue. Your credit union can build good will and retain relationships by becoming a trusted source during these stressful times. You may consider:

- Workshops that describe and direct them to military programs and resources to smooth their transition to civilian life
- A checklist of things they need to do, and when, before they transition

## 4.02.0

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- A short informational piece, perhaps with a special promotion, that describes how they can continue working with your credit union once they leave the service and the area
- An education piece or workshop on the differences between military and civilian life from a financial perspective—pay, benefits, retirement plans
- A workshop on career opportunities, resume writing, and preparing to become part of the civilian work force

### RETIREMENT

Service members who actively retire from the military present many opportunities for your credit union to retain them as customers. Chances are they have a long-term relationship with your credit union and may find it in their best interest to maintain that relationship. Convincing them of the continuing value your credit union provides can make them customers for life.



EXIT

### POTENTIAL CAMPAIGNS AND ACTIVITIES

Some ways to encourage ongoing customer relationships may include:

- A workshop on the sources of retirement income and how your credit union can help service members and their families coordinate and manage these revenues
- A short educational piece on strategies for stretching retirement dollars and for withdrawing from accounts to protect principal and maximize earnings
- Workshop on rules and regulations affecting required retirement fund withdrawals and limits on these
- A workshop or short educational piece on investing strategies for retirement that explains how to balance risk and return based on their life situation, including their age, health, income, and types of retirement income available

# Military Protections

4.03.0

As a military credit union, your institution should be particularly aware of the regulations that are intended to relieve undue financial stress on service members who are deployed or called to active duty.

It is also important to be knowledgeable about rules that protect service members from unfair and unethical financial practices, as well as scams that specifically target military personnel and their families.

## DEPLOYMENT PROTECTIONS

The Servicemembers Civil Relief Act (SCRA) is designed to relieve financial stress on service members whose deployment or active-duty service places exceptional burdens on their ability to meet certain financial obligations. To qualify for these protections, a service member must provide each creditor with a written notice and a copy of the relevant military orders within 180 days of the end of deployment or active duty service.



### Specifically, the ACT:

- Caps annual interest rates at 6% annually on credit cards and loans, including mortgages, private student loans, and federal student loans originated after August 14, 2008, that a service member obtained before entering the military
- Allows service members to terminate real estate or auto leases under certain conditions, such as a new permanent change of station or deployment of 90+ days that forces their relocation. Surviving spouses of service members who die on active duty have this same right
- Prevents a vehicle from being repossessed if the service member made a deposit and at least one payment before joining the military
- Allows the termination of telephone, internet, and cable contracts for relocations of at least 90 days to areas that do not provide coverage from the same provider
- Requires a court order before (a) foreclosure on property a service member purchased before being called to active duty or (b) eviction from rental property if the rent doesn't exceed the annual limit
- Prohibits the termination of a service member's life insurance policy or an increase in premiums
- Permits service members to postpone a court or administrative hearing

On all obligations except mortgages, the 6% interest cap applies for the duration of deployment or active duty. With mortgages, the cap continues to apply for one year after the service ends.

## 4.03.0

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### CREDITOR RESPONSIBILITIES

SCRA requires creditors to comply with the law's protections if they have received the required written notice of military orders and a copy of the relevant written orders. **A creditor must:**

- Forgive retroactively—not defer—any interest greater than 6% a year
- Not accelerate the repayment of principal on loans to which the 6% interest rate applies
- Obtain a court order before foreclosing on a mortgage during the period of service or the year following the end of service
- Obtain a court order before repossessing a vehicle on which a deposit was made or one installment paid before the period of service began

## MILITARY LENDING ACT

The **Military Lending Act** provides active-duty service members special financial protections regarding loans and other credit practices.

The main provision of the MLA is the cap on interest rates charged on many consumer loans to no more than 36% annually. **This limit also applies to:**

- Payday loans, tax refund anticipation loans and vehicle title loans
- Overdraft lines of credit (but not traditional overdraft protections)
- Installment loans, except those used to purchase a car or personal property that is secured by the car or the property
- Credit cards

However, the cap does not apply to residential mortgage loans or other financing used to buy or build a home. The MLA also prohibits lenders from refinancing these same loans for members on active duty.

The MLA protects active-duty service members from certain punitive credit practices. **For example, a creditor cannot require a service member to:**

- Submit to mandatory arbitration
- Give up rights granted under state or federal law or SCRA
- Create a voluntary military allotment to qualify for a loan
- Pay a penalty for paying back all or part of a loan early



### SCAMS THAT TARGET THE MILITARY

Fraudsters are particularly adept at targeting service members and their families who are often facing stressful situations such as relocations, deployment, and combat. As a result, military families are extremely vulnerable to scams that play on their fears, eagerness to protect or help family members, or do what seems expedient to solve immediate financial problems.

As an on-base credit union, you are well positioned to protect your customers from fraud by conducting workshops and providing materials that warn members of the installation community about potential scams. As an example of the kind of helpful information to share with service members, there are certain red flags, that are signs of a possible scam. **These include:**

- Being suspicious of anyone you don't know who contacts you, even if they sound official, who wants personal information or any kind of payment—for any reason
- Being warned not to tell anyone else about what you have just heard or are being requested to do
- Being pressured to act immediately or face possible disaster or lost opportunity

If there are any questions or suspicions, service members should check with their credit union representative, an on-base support group, or other reliable source before taking any action.



# Military Families

4.04.0

As part of the on-base community, your credit union can play a strong supporting role in helping to create financial stability for military families.

Part of providing outstanding financial services and support to service members often means working with their families.

In many cases, military spouses, or sometimes other family members, are primarily responsible not only for daily money management, but also for longer-term financial decisions. This may be especially true when service members are deployed or in training.

Letting military families know, through your messaging, outreach, and programming, that you welcome a working relationship with them and that you are a resource for financial questions or concerns, can help cement and expand your role in the installation community.



## FINANCIAL PROGRAMS FOR MILITARY KIDS

Helping kids of military families become familiar with the basics of personal finance and introducing them to good money habits is another valuable way of supporting your installation community. For example, financial learning events for kids could be offered in tandem with those for military spouses, providing an activity for children while their parent is participating in a workshop.

You may also consider offering a special student savings account for military kids who live on base or are a part of the installation community. Or you may sponsor activities where kids' involvement helps to raise money for local or affiliated charities.

Another possibility is to host occasional education sessions in the credit union facilities, where kids can get a clearer sense of your credit union's offerings, the in-person services your credit union provides, or how apps are used to work with your credit union remotely.

## 4.04.0

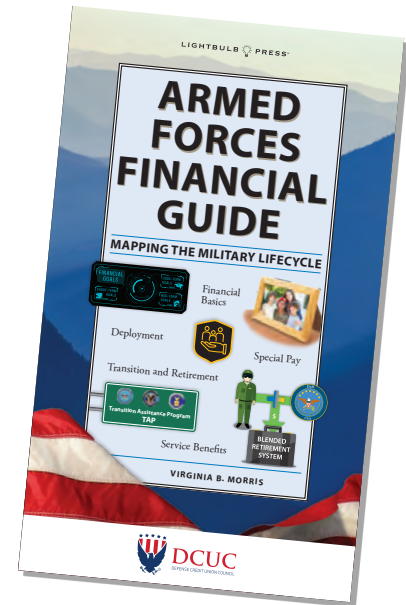
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### EDUCATIONAL OUTREACH

Providing financial education workshops that are geared specifically to military spouses, especially those that address common challenges and concerns, can be an extremely effective way to build strong working relationships and open avenues of new business.

For example, you might consider workshops or informational materials on the following topics:

- Day-to-day budgeting and spending plans
- Importance of discussing money management and financial decisions with your spouse
- Strategies for using credit wisely and ways to avoid piling up debt
- Saving and investing strategies for additional compensation, such as hazardous duty incentive pay
- The long-term benefits of spousal IRAs if the non-serving spouse is not employed
- Ways to save for children's college education
- Understanding how loans work and how much to borrow, along with pitfalls to avoid



# Working with Air Force Installations

5.01.0

If you are an on-base credit union at an Air Force base, you should be familiar with the requirements, roles, and guidelines that govern your responsibilities and compliance with legal arrangements and opportunities to help you fully engage with the Air Force community.



## THIS SECTION WILL COVER:

1. Understanding Air Force Organizational Structure and Hierarchy
2. Leases and Real Estate Matters
3. Operating Agreements
4. On-Installation Emergencies and Disaster Preparedness.
5. Managing Base Access/Employee Base Passes
6. Engagement and Support of Service Members and Their Families
7. Common Air Force Acronyms

## 5.01.0

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### 1. Understanding Military Organizational Structure and Hierarchy

Air Force Leadership Hierarchy is referred to as the Chain of Command. The administrative top of the Chain of Command for an installation is the **Wing Commander**, who is typically a **Brigadier General or Colonel**. If there are multiple Wing Level organizations at your installation, the “Host Wing” Commander is responsible for all other tenant wings and units on the installation.

Each Wing Commander is supported by a **Vice Wing Commander** and a senior enlisted leader known as the Wing Command Chief Master Sergeant. A typical Air Force Wing includes four subordinate Groups, including an Operations Group, a Maintenance Group, a Medical Group, and a Mission Support Group along with Wing Staff Agencies which include the Comptroller Squadron.

Credit unions operating on Air Force bases are managed by the Wing’s designated **Bank Liaison Officer**, who is typically the Commander of the Comptroller Squadron. Building a strong relationship with the Bank Liaison Officer is vital to successful credit union operations.

The credit union CEO, Branch Manager, and if applicable, a credit union Military Base Liaison/ Military Affairs Officer, should become familiar with this organizational structure and seek to build relationships with the appropriate Air Force personnel for specific legal, operational, or community engagement matters.

### 2. Leases and Other Real Estate Matters

Leases for on-base credit unions are handled by the **Army Corp of Engineers (USACE)** but are managed and coordinated through the Bank Liaison (Commander of the Comptroller Squadron) and the host wing **Civil Engineer Squadron**. Leases are typically executed for multiple years—up to 25 years—and include all terms and conditions of facility and or land-use. Leases typically also include a requirement for establishment of a Base Operating Agreement which includes more specific terms and conditions necessary for the credit union to comply with its lease agreement.

### 3. Operating Agreements

The Base Operating Agreement should be a formally signed agreement between the credit union and Wing Commander and should include all requirements and responsibilities of each party as described in governing regulations such as Volume 12, Chapter 13, of the DoD Financial Management Regulations.

The requirements and responsibilities may include financial products and services provided to the installation, organizations, and individuals of the base, conditions of service charges and fees, requirements for ATMs, security and alarm procedures, military field of membership requirements, maintenance procedures, and termination clauses. Operating Agreements are typically renewed every five years and signed by the Wing Commander and the credit union CEO.

#### 4. On-Base Emergencies and Disaster Preparedness

The Base Civil Engineer Squadron (CES) should establish a requirement for the credit union to assign a **Facility Manager** as a point of contact to disseminate notifications to include changes in Force Protection Conditions (FPCONs) as well as after-hours notifications. Responses to any emergencies, such as fires, robberies, or other disturbances occurring on property that the credit union has leased or uses, should be reported to the appropriate base emergency response agency (Security Forces, Fire, or Medical Responders) as well as the Bank Liaison Officer.

Having pre-coordinated emergency procedures and contact information is very important. Both the credit union CEO and Branch manager should be familiar with the disaster-preparedness groups on the installation, their procedures and protocols, and the people to contact during a disaster to protect credit union property and interests.

#### 5. Managing Base Access / Employee Base Passes

The credit union CEO or Branch Manager must provide to the Banking Liaison Officer a list of all credit union employees who require access to perform duties on base. The list should include those approved to “sponsor” individuals for temporary base passes that do not need regular access to the installation.

The Banking Liaison Officer will arrange for and coordinate long-term base passes issued by the Security Forces Pass & Registration Office. Credit union employees who must pass the security checks will be provided an access badge that is good for one year and must be renewed each year. The Security Forces Pass & Registration Office will have local base requirements for pass access approval.

#### 6. Engagement and Support of Servicemembers and Their Families

Air Force programs offer on-base credit unions multiple opportunities to serve members. Along with providing specific military-focused financial products and services, credit unions should consider playing a primary role in supporting Wing Recognition Programs, Financial Education Programs, Sponsorship of Morale, Welfare, and Recreation (MWR) Programs, and support of base private organization activities. Engagement and support of service members and their families may include involvement with the following:

- **Recognition Programs / Special Ceremonies.** To elevate its reputation for military community support, a credit union may consider support of Wing Recognition Programs, including Quarterly and Annual Outstanding Performers Awards, Wing Promotion Ceremonies, Air Force Birthday Galas, Retiree Appreciation Days, POW/MIA Ceremonies, and Professional Military Education Program (Airmen Leadership School) Graduations.

## 5.01.0

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- **Financial Education Opportunities.** The Department of the Air Force has increased focus on the need for financial education at specific milestones in members' careers. By leveraging this financial focus, a credit union has the opportunity to increase its engagement with Airmen and their family members.

Some credit union operating agreements include requirements to provide free, non-solicitation financial education to members as a part of its terms and conditions. The Bank Liaison Officer, along with the AFRC, may help with providing financial education to Air Force members on base.

- **Force Support Squadron (FSS) Marketing.** The Marketing Department of the Force Support Squadron typically handles all formal commercial sponsorships of MWR events and activities that include credit union recognition and advertising opportunities established by signed contract. These are typically sponsorships of base-wide activities such as airshows, fun runs, picnics, and special sporting events.
- **Airman and Family Readiness Center (AFRC).** A gateway to the resources frequently used by service members, the AFRC provides information, support, and services to help Air Force personnel and their families meet the demands of military life. The AFRC is often one of the first stops for those newly arrived at an installation and serves as the primary community resource.

The center includes a network of agencies, programs, services, partnerships, and individuals that support individual and family readiness, including newcomer orientations, spouse orientations, pre-deployment readiness, transition assistance, and personal financial readiness.

The AFRC is an exceptional venue for introducing your services and delivering targeted financial education to all newly assigned personnel to include First-Term Airmen. These First-Term Airmen are newly enlisted Airmen arriving to their first duty station and are typically managing their finances on their own for the first time.

The AFRC also manages the Transition Assistance Program (TAP), which is mandated for all individuals separating or retiring from military service. As this transition is a prime source of stress concerning financial instability, it's an excellent opportunity for credit unions to provide financial education in TAP to reach and support these Airmen and their families as they transition to veteran status.

This engagement can reinforce and encourage credit union membership beyond the time in military service. Credit unions might consider special financial products that address separation needs, or special events that recognize those leaving the service and provide financial guidance to help meet their unique challenges.

- **Base Sponsorships and Activity Support.** There are many opportunities for on-base credit unions to support and enhance base activities and events. Taking advantage of these opportunities will help a credit union strategically forecast and budget for supporting activities that best align with its community engagement priorities.

- **Base Private Organizations and Air Force Professional Organizations.** Credit unions may also consider sponsoring activities conducted by base private organizations. These include activities for young Airmen, military family farewells, spouse groups, and community support.

Typical private organizations at each Air Force base include Company Grade Officers, Airmen Councils, Top 3, First Sergeants, and Chiefs Groups. Air Force Sergeants Association and Air Force Association are two additional professional private organizations that are nationally recognized and promote wing-wide and Air Force activities. Each of these private organizations should be an IRS certified Community Non-Profit with a valid tax ID number and should have an approved 501(c)(3) Determination Letter.

## 7. COMMON AIR FORCE ACRONYMS

<b>AFRC</b>	Airmen and Family Readiness Center	<b>LES</b>	Leave and Earnings Statement
<b>AAFES</b>	Army Air Force Exchange Service	<b>NCO</b>	Non-commissioned Officers (Air Force paygrades E-5 to E-6)
<b>AFA</b>	Air Force Association	<b>MWR</b>	Morale, Welfare and Recreation
<b>AFSA</b>	Air Force Sergeants Association	<b>PCS</b>	Permanent Change of Station
<b>ALS</b>	Airmen Leadership School	<b>SFS</b>	Security Forces Squadron
<b>BX</b>	Base Exchange (same as AAFES)	<b>SNCO</b>	Senior Non-commissioned Officers (Air Force Paygrades E-7 to E-9)
<b>CES</b>	Civil Engineer Squadron	<b>TAP</b>	Transition Assistance Program
<b>CPTS</b>	Comptroller Squadron	<b>TDY</b>	Temporary Duty
<b>FSS</b>	Force Support Squadron	<b>USO</b>	United Support Organizations
<b>FPCON</b>	Force Protection Condition		
<b>FTAC</b>	First-Term Airmen Center		



# Working with Army Installations

5.02.0

If you are an on-base credit union at a US Army installation, you should be familiar with the requirements, roles, and guidelines that govern your responsibilities and compliance with legal arrangements and that will help you fully engage with the Army community.



## THIS SECTION WILL COVER:

1. Understanding Army Organizational Structure and Hierarchy
2. Leases and Real Estate Matters
3. On-Installation Emergencies and Disaster Preparedness.
4. Security: Screening Personnel
5. Engagement and Support of Service Members and Their Families
6. Commercial Sponsorships
7. Army Jargon

## 5.02.0

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### 1. Understanding Army Organizational Structure and Hierarchy

The installation commander is referred to as the **Garrison Commander**, who is typically a colonel. The Garrison Commander is supported by a **Command Sergeant Major** and also by a **Deputy Garrison Commander**, who is typically a civilian.

The duties of Liaison Officer are typically assigned to comptroller or resource management personnel.

Both the Credit Union CEO and Branch Manager should become familiar with this structure and seek the appropriate Army personnel for specific legal, operational, or community engagement matters.

### 2. Leases and Real Estate Matters

Leases for on-base credit unions are handled by the Army Corp of Engineers (USACE). Requests for use of Army real property, including leases, licenses, and easements, are called "outgrants."

All outgrant requests are handled by **The Department of Public Works (DPW) Real Property Branch**, which has the following responsibilities:

- staffing the entities
- ensuring compliance with applicable rules and regulations and environmental legislation
- preparing the Report of Availability, which makes the facility or land available and ensures that the outgrant will have limited or no impact on the Army's mission.

Once the Report of Availability is completed, the following procedure applies to finalize the outgrant.

1. The Garrison Commander delegates the DPW the authority to sign the Report of Availability
2. The entire package is sent to the Army's Installation Management Command (IMCOM) for the Determination of Availability approval. (Installations have limited approval authority to approve the Determination of Availability.)
3. Once it approves the Determination of Availability, IMCOM sends a directive to USACE to execute the outgrant.
4. USACE confers with the on-base credit union to develop mutually agreed upon outgrant language and ensure that the document is complete and lawful.
5. The Real Estate Contracting Officer (RECO) signs the lease with the credit union to finalize the outgrant.

### 3. On-Installation Emergencies and Disaster Preparedness

Response to any emergencies, such as fires, robberies, or other disturbances occurring on property that the credit union has leased or uses, is coordinated through the Liaison Officer and handled by the DPW.

#### DISASTER PREPAREDNESS

In case of pending or actual disasters on the installation, your credit union should coordinate with the Directorate of Plans, Training, Mobilization and Security. The Plans and Operations Division directs and coordinates activities in the event of acts of terrorism, hazards and other threats to the personnel and property at the garrison.

The Emergency Operations Center, or EOC, conducts command and control activities during natural and manmade crises to ensure continuity in the performance of its assigned mission, minimize injury and suffering, and to prevent loss of life and damage to property.

Both the Credit Union CEO and Branch manager should be familiar with the disaster prepared groups on the installation, their procedures and protocols, and people to contact during a disaster to protect credit union property and interests.

### 4. Security: Screening Personnel

The CEO or Branch Manager must provide a list of all credit union employees who will be on base to the Directorate of Emergency Services Welcome Center. Credit union employees who must pass the security checks will be provided an access badge that is good for one year and must be renewed each year. The employee must return the badge upon termination of his or her employment.

### 5. Engagement and Support of Service Members and Their Families

Army installations offer on-base credit unions several ways to reach out to and work with the installation community.

**Military and Family Support Center.** A gateway to the resources frequently used by service members, the Military and Family Support Center provides information, support, and services to help Army personnel meet the demands of military life. The Center is part of the Family Readiness System, which is a network of agencies, programs, services, partnerships and individuals that support individual and family readiness, mobilization and deployment readiness, and mobility and economic readiness.

The Military and Family Center is often one of the first stops for those newly arrived at an installation and serves as the primary community resource. It is also a key access point and resource for your on-base credit union, and an exceptional venue for introducing your services and delivering targeted financial education programs.

## 5.02.0

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**Soldier and Family Assistance Center.** This Center is built and equipped to aid wounded, ill, and injured soldiers who are assigned or attached to Warrior Transition Units. The services provided by the Center help these soldiers make life-changing decisions as they transition back to duty or to civilian life. The facilities provide a nurturing environment where soldiers and their families can gather to foster physical, spiritual, and mental healing.

The Center provides your on-base credit union the opportunity to reach, help, and support these soldiers and those who care for them. You might consider special financial products that address their needs, or special events that recognize their service and provide financial guidance to help meet their particular challenges.

### 6. Commercial Sponsorships

All commercial sponsorships are coordinated through the **Army Morale, Welfare and Recreation (MWR)** which you can access at <https://www.armymwr.com/>.

Army MWR furthers the Army's strength and readiness through programs designed to build soldiers' skills, stability, and self-confidence, and to reduce stress and enhance quality of life for soldiers and their families. Army MWR, which also forges relationships between the garrison and the local community, offers two branches of services:

- **ACS (Army Community Services)**, which assists soldiers and their families with such essential services as financial readiness, family advocacy, mobilization and deployment, and relocation.
- **Recreation**, which includes Army sports and teams, as well as entertainment programming, libraries, arts, and more.

The Army MWR site is an excellent resource for identifying issues and services of greatest concern to soldiers and their families and to frame credit union programs and activities that will engage your on-base community.

### 7. ARMY JARGON

<b>Latrine</b>	bathroom
<b>Hooah</b>	adamant agreement
<b>Tracking</b>	acknowledgement
<b>Voluntold</b>	a voluntary function that isn't

# Working with Navy Installations

5.03.0

If you are an on-base credit union at a Navy base, you should be familiar with the requirements, roles, and guidelines that govern your responsibilities and compliance with legal arrangements and opportunities to help you fully engage with the Navy community. This section will cover:



## THIS SECTION WILL COVER:

1. Understanding Navy Organizational Structure and Hierarchy
2. Leases and Real Estate Matters
3. Operating Agreements
4. On-Installation Emergencies and Disaster Preparedness.
5. Managing Base Access/Employee Base Passes
6. Engagement and Support of Service Members and Their Families
7. Common Navy Acronyms

## 5.03.0

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### 1. Understanding Navy Organizational Structure and Hierarchy

The Navy's leadership hierarchy is referred to as the Chain of Command. Unlike other military services, the Navy has two chain of command structures: operational and administrative.

The highest civilian position within the Navy and United States Marine Corps chain of command is held by the Secretary of the Navy (SECNAV), appointed by the President, with the advice and consent of the Senate. The SECNAV is the head of the Department of the Navy and leads the operational combatant commands, each with a particular mission and area of operation.

Reporting to the SECNAV is the Chief of Naval Operations (CNO), the highest ranking active-duty officer. The CNO is a four-star admiral and is responsible for the command, utilization of resources, and operating efficiency of the operating forces of the Navy and of the Navy shore activities. Reporting to the CNO are administrative commands organized by regions, systems, or type into task groups. Within these task groups are Navy ships, boats, squadrons, and units representing individual commands.

The senior leader within the Chain of Command for individual command aboard a Naval installation is the **Base Commanding Officer**, who is typically an Admiral or Captain. If there are multiple squadrons, units, or tenant commands at your installation, the Base Commanding Officer is responsible for the administrative duties of the base, in partnership with all tenant commands and units aboard the installation. Each Commanding Officer is supported by an **Executive Officer** and a senior enlisted leader known as the **Command Master Chief (CMC)**.

Credit unions operating aboard a Naval installation are managed by the Base's Commanding Officer or designated Credit Union Liaison Officer (CULO). Building a strong relationship with the Credit Union Liaison Officer is vital to successful credit union operations.

The credit union CEO or designee, Vice President, Regional Manager, or Branch Manager should become familiar with this organizational structure and seek to build relationships with the appropriate Naval personnel for specific legal, operational, or community engagement matters.

## 2. Leases and Real Estate Matters

Leases for on-base credit unions are handled by the Department of the Navy but are managed and coordinated through the Credit Union Liaison Officer and the Commanding Officer. Leases are executed for multiple years, typically 5 to 25 years, and include all terms and conditions of facility and or land-use, including branch operating hours, provisions for ATMs, and services available to on base members.

Leases typically also include a requirement for establishment of a Base Operating Agreement which includes more specific terms and conditions necessary for the credit union to comply with its lease agreement.

## 3. Operating Agreements

The Base Operating Agreement should be a formally signed agreement between the credit union and Commanding Officer and should include all requirements and responsibilities of each party as described in governing regulations as set forth in DoD Instruction 1000.11 and Volume 12, Chapter 33, of the DoD Financial Management Regulations as codified in Title 32 of the Code of Federal Regulations.

The requirements and responsibilities may include financial products and services provided to the installation, organizations, and individuals on the base, conditions of service charges and fees, requirements for ATMs, security and alarm procedures, military field of membership requirements, maintenance procedures, and termination clauses. Operating Agreements are typically renewed every five years and signed by the Commanding Officer and the credit union CEO or designee.

## 4. On-Installation Emergencies and Disaster Preparedness.

The Naval Facilities and Engineering Systems Command (NAVFAC) should establish a requirement for the credit union to assign a Public Works Department (PWD) Facility Manager as a point of contact to disseminate notifications concerning changes in Force Protection Conditions (FPCONs) as well as after-hours notifications. Responses to any emergencies, such as fires, robberies, or other disturbances occurring on property that the credit union has leased or uses, should be reported to the appropriate base emergency response agency (Base Security, Fire, or Medical Responders) as well as the Credit Union Liaison Officer.

Having pre-coordinated emergency procedures and contact information is very important. The credit union CEO or designee, Regional Manager, and Branch Manager should be familiar with the disaster-preparedness groups on the installation, their procedures and protocols, and the people to contact during a disaster to protect credit union property and interests.



## 5.03.0

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### 5. Managing Base Access/Employee Base Passes

The credit union CEO or designee, Regional Manager/AVP, or Branch Manager must provide to the Credit Union Liaison Officer a list of all credit union employees who require access to perform duties on base. The list should include those approved to “sponsor” individuals for temporary base passes who do not need regular access to the installation.

The Credit Union Liaison Officer will arrange for and coordinate long-term base passes issued by the Pass and Decal Office. Credit union employees who must pass the security checks will be provided an access badge that is valid for a finite period and must be renewed prior to expiration. The Pass and Decal Office will have local base requirements for pass access approval.

### 6. Engagement and Support of Service Members and Their Families

Navy programs offer on-base credit unions multiple opportunities to serve members. Along with providing specific military-focused financial products and services, credit unions should consider playing a primary role in supporting Squadron Recognition Programs, Fleet and Family events, Financial Education Programs, Sponsorship of Morale, Welfare, and Recreation (MWR) Programs, and support of base private organization activities. Engagement and support of service members and their families may include involvement with the following:

- **Recognition Programs/Special Ceremonies.** To elevate its reputation for military community support, a credit union may consider support of Squadron Recognition Programs, including Sailor of the Year/Quarter Awards, Squadron Promotion Ceremonies, Navy Birthday Galas, Marine Corps Birthday Galas, Retiree Appreciation Days, POW/MIA Ceremonies, and Professional Military Education Program (Chief Petty Officer Indoctrination, Senior Enlisted Academy) Graduations.
- **Financial Education Opportunities.** The Department of the Navy has increased focus on the need for financial education at specific milestones in members’ careers. By leveraging this financial focus, a credit union has a unique opportunity to increase its engagement with Sailors, Marines, and their family members.

Some credit union operating agreements include requirements to provide free, non-solicitation financial education to members as a part of their terms and conditions. The Credit Union Liaison Officer, along with the Fleet and Family Services (FFSP), may help with providing financial education to service members on base.

- **Information, Ticket, and Travel Office.** Navy Morale, Welfare, and Recreation (MWR) typically handles all formal commercial sponsorships of on-base events and activities that include credit union recognition and advertising opportunities established by signed contract. These are typically sponsorships of base-wide activities such as airshows, fun runs, picnics, and special sporting events.



- **Fleet And Family Support Program (FFSP).** The Navy's Fleet and Family Readiness Program has resulted in increased services to family members, increased individual assistance and consultation, more varied educational programs, more proactive outreach, and delivery of family support services in locations most conducive to family member engagement.

FFSPs support individual and family readiness through a full array of programs and resources which help Navy families to be resilient, well-informed, and adaptable to the Navy environment. The center includes a network of agencies, programs, services, partnerships, and individuals that support individual and family readiness, including newcomer orientations, spouse orientations, pre-deployment readiness, transition assistance, and personal financial readiness.

The Fleet and Family Support Program is an exceptional venue for introducing your services and delivering targeted financial education to all newly assigned personnel, including early in career Sailors and Marines. These service members are newly enlisted, arriving to their first duty station, and are typically managing their finances on their own for the first time.

The FFSP also manages the Transition Assistance Program (TAP), which is mandated for all individuals separating or retiring from military service. As this transition is a prime source of stress with regard to financial instability, it's an excellent opportunity for credit unions to provide financial education in TAP to reach and support these Sailors, Marines, and their families as they transition to veteran status.

This engagement can reinforce and encourage credit union membership beyond the time in military service. Credit unions might consider special financial products that address separation needs, or special events that recognize those leaving the service and provide financial guidance to help meet their unique challenges.

- **Base Sponsorships and Activity Support.** There are many opportunities for on-base credit unions to support and enhance base activities and events. Taking advantage of these opportunities will help a credit union strategically forecast and budget for supporting activities that best align with its community engagement priorities.
- **Base Private Organizations and Navy Professional Organizations.** Credit unions may also consider sponsoring activities conducted by base private organizations. These include activities for young Sailors, Marines, military family farewells, spouse groups, and community support.

Typical private organizations at each Navy base include the Wardroom, Chiefs Mess, First Class Petty Officer Association, and Command Ombudsman. Sea Cadets, Navy and Marine Corps Relief Society, and the Navy League are three professional private organizations that are nationally recognized and promote worldwide support of Naval activities. Each of these private organizations should be an IRS certified Community Non-Profit with a valid tax ID number and should have an approved 501(c)(3) Determination Letter.

## 7. COMMON NAVY ACRONYMS

<b>AOW</b>	Auxilliaryman of the Watch	<b>NEX</b>	Navy Exchange
<b>ASWO</b>	Anti-Submarine Warfare Officers	<b>NS</b>	Naval Station
<b>BUPERS</b>	Bureau of Naval Personnel	<b>NSA</b>	Naval Support Activity
<b>CAC</b>	Common Access Card	<b>OOD</b>	Officer of the Deck
<b>CAG</b>	Commander Air Group	<b>OPNAV</b>	Office of the Chief of Naval Operations
<b>CNIC</b>	Chief of Naval Installations Command	<b>OPSO</b>	Operations Officer
<b>COMSUBLANT</b>	COMmander, SUBmarine force AtLANTtic	<b>POOW</b>	Petty Officer of the Watch
<b>DAPA</b>	Drug and Alcohol Programs Advisor	<b>PSD</b>	Personnel Support Detachment
<b>FFSC</b>	Fleet and Family Support Center	<b>REGCOM</b>	Regional Commander
<b>FMF</b>	Fleet Marine Force	<b>RTC</b>	Recruit Training Command, Great Lakes, Illinois
<b>FPCON</b>	Force Protection Control	<b>RL</b>	Restricted Line Officer
<b>HM</b>	Hospital Corpsman	<b>SECNAV</b>	United States Secretary of the Navy
<b>HS</b>	Helicopter Squadron	<b>URL</b>	Unrestricted Line Officer
<b>JTF</b>	Joint Task Force	<b>VFA</b>	Fixed Wing Fighter Attack Squadron
<b>MSC</b>	Military Sealift Command		
<b>MO</b>	Maintenance Officer		
<b>NAS</b>	Naval Air Station		
<b>NAVTRA</b>	Chief of Naval Training		
<b>NCIS</b>	Naval Criminal Investigative Service		

## NAVY JARGON

<b>Airdale</b>	flight deck worker to include pilots	<b>Gun decking</b>	filling out a log or form with imaginary data, usually done out of laziness or to satisfy an inspection.
<b>Bubble head</b>	term used to describe submariners	<b>Head</b>	bathroom
<b>Bravo Zulu</b>	great job, well done	<b>Muster</b>	meeting or roll call
<b>Cadillac</b>	mop bucket with wheels	<b>Scuttlebutt</b>	gossip
<b>Geedunk</b>	term used for vending machine and junk foods		

# Working with Marine Installations

5.04.0

If you are an on-base credit union at a Marine Corps installation, you should be familiar with the requirements, roles, and guidelines that govern your responsibilities, compliance with legal arrangements, and opportunities to help you fully engage with the Marine Corps community. This section will cover:



## THIS SECTION WILL COVER:

1. Understanding Marine Organizational Structure and Hierarchy
2. Leases and Real Estate Matters
3. On-Installation Emergencies and Disaster Preparedness.
4. Managing Bases Access/Employee Base Passes
5. Engagement and Support of Service Members and Their Families
6. Significant DoD, SecNav and Marine Corps Orders Related to Finance

## 5.04.0

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### 1. Understanding Military Organizational Structure and Hierarchy

Marine Corps Leadership Hierarchy is referred to as the Chain of Command. The administrative top of the Chain of Command for an installation depends on the size and type of installation. Typically a Brigadier General or Colonel is in command of the troops and training on the base.

All Marine Corps installations fall under the larger umbrella of either Marine Corps Installations East or West. Since there are multiple organizations operating at your installation, the Commanding General MCI East or MCI West is responsible for the physical needs (housing, support services, etc.) of the units on the installation.

Credit unions operating on Marine Corps installations are managed by the installation's designated Credit Union Liaison Officer, who is typically the Comptroller. Building a strong relationship with the Credit Union Liaison Officer is vital to successful credit union operations.

The credit union CEO, Branch Manager, and if applicable, a credit union Military Relations Manager, should become familiar with this organizational structure and seek to build relationships with the appropriate Marine Corps personnel for specific legal, operational, or community engagement matters.

### 2. Leases and Other Real Estate Matters

Leases for on-base credit unions are coordinated through the Credit Union Liaison Officer and the Commanding General. Leases are typically executed for multiple years—up to 25 years and include all terms and conditions of facility and/or land-use. Leases typically include a requirement for establishing a Base Operating Agreement, which contains specific terms and conditions that the credit union must comply with under its lease agreement.

### 3. Operating Agreements

The Base Operating Agreement should be a formally signed agreement between the credit union and the Commanding General and should include all requirements and responsibilities of each party as described in governing regulations such as Volume 12, Chapter 13, of the DoD Financial Management Regulations.

The requirements and responsibilities may include financial products and services provided to the installation, organizations, and individuals of the base, conditions of service charges and fees, requirements for ATMs, security and alarm procedures, military field of membership requirements, maintenance procedures, and termination clauses. Operating Agreements are typically renewed every five years and signed by the Commanding General and the credit union CEO.

### ON-BASE EMERGENCIES AND DISASTER PREPAREDNESS

The installation Civil Engineer Section should establish a requirement for the credit union to assign a Facility Manager as a point of contact to disseminate notifications about changes in Force Protection Conditions (FPCONs) as well as after-hours regulations. Responses to any emergencies, such as fires, robberies, or other disturbances occurring on property that the credit union has leased or uses, should be reported to the appropriate base emergency response agency (Security Forces, Fire, or Medical Responders) as well as to the Credit Union Liaison Officer.

Having pre-coordinated emergency procedures and contact information is very important. Both the credit union CEO and Branch Manager should be familiar with the disaster-preparedness groups on the installation, their procedures and protocols, and the people to contact during a disaster to protect credit union property and interests.

#### 4. Managing Base Access / Employee Base Passes

The credit union CEO or Branch Manager must provide to the Credit Union Liaison Officer a list of all credit union employees who require access to perform duties on base.

The Credit Union Liaison Officer will arrange for and coordinate long-term base passes issued by the Pass & Registration Office. Credit union employees who must pass the security checks will be provided an access badge which is good for one year and must be renewed each year. The Pass & Registration Office will have local base requirements for pass access approval.

#### 5. Engagement and Support of Service Members and Their Families

Marine Corps Programs offer on-base credit unions multiple opportunities to serve members. Along with providing specific military-focused financial products and services, credit unions should consider playing a primary role in supporting Marine Corps Community Services (MCCS), financial education programs, sponsorship of MCCS programs, and support of base private organization activities. Engagement and support of service members and their families may include involvement with the following:

- **Recognition Programs / Special Ceremonies.** To elevate its reputation for military community support, a credit union may consider support of Marine Corps Recognition Programs, including Quarterly and Annual Outstanding Performers Awards, Promotion Ceremonies, Marine Corps Birthday Galas, Retiree Appreciation Days, POW/MIA Ceremonies, and Professional Military Education Program Graduations.
- **Financial Education Opportunities.** The Secretary of the Navy and the Commandant of the Marine Corps have increased focus on the need for financial education at specific milestones in members' careers. By leveraging this financial focus, a credit union has the opportunity to increase its engagement with service members and their families.

## 5.04.0

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Some credit union operating agreements include requirements to provide free, non-solicitation financial education to members as a part of its terms and conditions. The Credit Union Liaison Officer, along with MCCS Financial Management Department, may help with providing financial education to service members on base.

- **Marine Corps Community Services (MCCS) Marketing.** The Marketing Department of the MCCS typically handles all formal commercial sponsorships of MCCS events and activities that include credit union recognition and advertising opportunities established by signed contract. These are typically sponsorships of base-wide activities such as digital advertising, fun runs, picnics, and special sporting events.

- **MCCS Family Readiness.** A gateway to the resources frequently used by service members, MCCS Family Readiness provides information, support, and services to help Marine Corps personnel and their families meet the demands of military life. MCCS Family Readiness is often one of the first stops for those newly arrived at an installation and serves as the primary community resource.

The MCCS Family Readiness Department has access to a network of agencies, programs, services, partnerships and individuals that support individual and family readiness, including newcomer orientations, spouse orientations, pre-deployment readiness, transition assistance, and personal financial readiness.

The MCCS Family Readiness Department Welcome Aboard Brief is an exceptional venue for introducing your services and delivering targeted financial education to all newly assigned personnel to include First-Term Marines. These First-Term Marines are newly enlisted, arriving to their first duty station, and typically managing their finances on their own for the first time.

The Family Readiness Department also manages the Transition Assistance Program (TAP), which is mandated for all individuals separating or retiring from military service. As this transition is a prime source of stress concerning financial instability, it's an excellent opportunity for credit unions to provide financial education in TAP to reach and support these Marines and their families as they transition from active duty to veteran status.

This engagement can reinforce and encourage credit union membership beyond the time in military service. Credit unions might consider special financial products that address separation needs, or special events that recognize those leaving the service and provide financial guidance to help meet their unique challenges.

- **Base Sponsorships and Activity Support.** There are many opportunities for on-base credit unions to support and enhance base activities and events. Taking advantage of these opportunities will help a credit union strategically forecast and budget for supporting activities which best align with its community engagement priorities.
- **Base Private Organizations and Marine Corps Professional Organizations.** Credit unions may also consider sponsoring activities conducted by base private organizations. These include activities for Marines through military family farewells, spouse groups, on base schools and community support opportunities.

## 6. Significant Marine Corps, Secretary of the Navy, DoD Orders and Directives Relevant to Providing Services and Financial Education

All of these directives are readily available on the internet or can be provided by your Credit Union Liaison Officer.

- **Bank Liaison Officers Guide/Credit Union Liaison Officers Guide (BLO/CULO Guide).**  
Published by DoD. Page 3 and 4 under Commander Responsibilities, paragraph i, it specifically says Commanders will “invite representatives of the on-base FIs (financial institutions) to participate in financial education seminars.” On page 7 it outlines Financial Education and the role of the credit union. It also outlines the prohibition on other sources being used on base.
- **DoD Financial Management Regulations (DODFMR) Volume 12, Chapter 33** (page 33-17), paragraph G: “On-base financial institutions shall make basic financial education and counseling services available without charge to individuals seeking these services”. It goes on to explain what type of education classes should be conducted.
- **DoDI 1344.07:** paragraph 6.7 Educational Programs states: “The services of representatives of authorized on-base banks and credit unions may be used for this purpose.”
- **SecNavInst 1740.4:** paragraph 6g directs units to work with the Command Financial Specialist (CFS) and Family Service Center (MCCS). If those two are unavailable, refer to Enclosure 6 for other authorized resources. Enclosure 5 shows every class Sailors and Marines are supposed to receive at each level of training/service milestone.
- **Marine Corps Order (MCO) 1700.37:** Personal Financial Management Program (PFMP) In addition to providing guidance on all aspects of financial support for Marines and their families, this order contains a list of 18 different directives guiding the Marine Corps PFMP.



# Overview

6.01.0

This calendar of DCUC events and national holidays and observances that pertain specifically to the military provides specific opportunities to reach out to on-base military personnel as well as to the entire installation community.

Every month, there are national observances that recognize our military men and women and their spouses and families. Each of these occasions is an opportunity to reach out to on-base service members to demonstrate the special value that your credit union brings to the installation community.

For example, you might plan a special educational campaign to coincide with Financial Capability month. Or you may want to host an on-base event to recognize military spouses and children in May during National Military Family Appreciation Month.

It's a good idea to look at forthcoming events a few months in advance. That way, you'll have time to prepare for activities, such as the presentation of awards, that have specific deadlines. It will also give you adequate time to plan and coordinate community events with the installation Liaison Officer.

The calendar lists DCUC-related events that are scheduled for a particular month. While some of the dates are fixed, others are not. So be sure to check the DCUC website ([www.d cuc.org](http://www.d cuc.org)) regularly and update your calendar with specific dates once they are posted.

DCUC plans to issue an updated calendar each year for this *Installation, Policy, and Operations Guide* so you can keep current on those events which can most benefit your credit union by best serving your installation community.





## JANUARY 2022

	DATE	ACTIVITY	SUGGESTED ACTIONS
<b>DCUC Events</b>		Alert! newsletter	
		GEM Scholarship Winners Selected	
<b>Events and Observances</b>			
	01/01	New Year's Day	
	01/18	Martin Luther King Day	
<b>Installation Events</b>			

**REMINDERS:**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

# Events Calendar

6.02.0

## FEBRUARY 2022

	DATE	ACTIVITY	SUGGESTED ACTIONS
<b>DCUC Events</b>		Alert! newsletter	
		Defense Matters Forum (Sometimes this is March) GEM Scholarship Winners Announced	
		GEM Scholarship Winners Announced	
		Hall of Honor Nominations Open	
		AFFN Matching Grant Program	
<b>Events and Observances</b>			
	02/04	USO Day	
	02/14	Valentine's Day	
	02/19	Coast Guard Reserve birthday	
	02/21	Presidents' Day	
	02/21-25	America Saves Week	
<b>Installation Events</b>			

**REMINDERS:**

1. \_\_\_\_\_
2. \_\_\_\_\_
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## MARCH 2022

	DATE	ACTIVITY	SUGGESTED ACTIONS
<b>DCUC Events</b>		Alert! newsletter	
		Credit Union of the Year Applications (Service based Awards)	
		DCUC Crash Applications	
<b>Events and Observances</b>			
	03/03	Navy Reserve Birthday	
	03/13	K9 Veterans Day	
	03/17	St. Patrick's Day	
	03/25	Medal of Honor Day	
	03/29	National Vietnam War Veterans Day	
<b>Installation Events</b>			

**REMINDERS:**

1. \_\_\_\_\_
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## APRIL 2022

	DATE	ACTIVITY	SUGGESTED ACTIONS
<b>DCUC Events</b>		Alert! newsletter	
		Kuwait Freedom Run	
<b>Events and Observances</b>			
		Military Saves Month	
		Financial Capability Month	
		Financial Literacy Month	
		Credit Union Youth Month	
		Month of Military Child	
	04/05	Gold Star Spouses Day	
	04/14	Air Force Reserve Birthday	
	04/17	Easter	
	04/22	Earth Day	
	04/23	Army Reserve Birthday	
<b>Installation Events</b>			

**REMINDERS:**

1. \_\_\_\_\_
2. \_\_\_\_\_
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# Events Calendar

6.02.0

## MAY 2022

	DATE	ACTIVITY	SUGGESTED ACTIONS
<b>DCUC Events</b>		Alert! newsletter	
		Overseas Sub-Council Conference	
		Hall of Honor Applications Close	
<b>Events and Observances</b>			
		Month of Military Caregiver	
		National Military Family Appreciation Month	
	05/06	Military Spouse Appreciation Day	
	05/08	Mother's Day	
	05/21	Armed Forces Day	
	05/30	Memorial Day	
<b>Installation Events</b>			

**REMINDERS:**

1. \_\_\_\_\_
2. \_\_\_\_\_
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## JUNE 2022

	DATE	ACTIVITY	SUGGESTED ACTIONS
<b>DCUC Events</b>		Alert! newsletter	
<b>Events and Observances</b>			
	06/06	D-Day Anniversary	
	06/14	Flag Day	
	06/14	Army Birthday	
	06/19	Father's Day	
	06/23	Coast Guard Auxiliary Birthday	
	06/26	Federal Credit Union Act	
	06/27	PTSD Awareness Day	
<b>Installation Events</b>			

**REMINDERS:**

1. \_\_\_\_\_
2. \_\_\_\_\_
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## AUGUST 2022

	DATE	ACTIVITY	SUGGESTED ACTIONS
<b>DCUC Events</b>		Alert! newsletter	
		DCUC Annual Conference	
		Hall of Honor Inducted	
<b>Events and Observances</b>			
		Coast Guard Day	
	08/07	Purple Heart Day	
	08/29	Marine Corps Reserve Birthday	
<b>Installation Events</b>			

**REMINDERS:**

1. \_\_\_\_\_
2. \_\_\_\_\_
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## SEPTEMBER 2022

	DATE	ACTIVITY	SUGGESTED ACTIONS
<b>DCUC Events</b>		Alert! newsletter	
		GEM Scholarship Fundraiser Opens	
<b>Events and Observances</b>		National Suicide Prevention Month	
		Warrior Games	
	09/05	Labor Day	
	09/18	Air Force Birthday	
	09/18	Air National Guard Birthday	
	09/25	Gold Star Mother's Day	
<b>Installation Events</b>			

**REMINDERS:**

1. \_\_\_\_\_
2. \_\_\_\_\_
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## OCTOBER 2022

	DATE	ACTIVITY	SUGGESTED ACTIONS
<b>DCUC Events</b>		Alert! newsletter	
		GEM Scholarship Applications Open	
<b>Events and Observances</b>			
	10/10	Columbus/Indigenous Peoples Day	
	10/13	US Navy Birthday	
	10/26	Day of Deployed	
	10/31	Halloween	
<b>Installation Events</b>			

**REMINDERS:**

1. \_\_\_\_\_
2. \_\_\_\_\_
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**DECEMBER 2022**

	DATE	ACTIVITY	SUGGESTED ACTIONS
<b>DCUC Events</b>		Alert! newsletter	
		DCUC Annual Conference	
		Hall of Honor Inducted	
<b>Events and Observances</b>			
<b>Installation Events</b>			

**REMINDERS:**

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