

ALARACT 054/2017

DTG: R 211918Z JUN 17

UNCLAS/FOUO

SUBJ/ALARACT 054/2017- ARMY FINANCIAL RESILIENCY: FINANCIAL INSTITUTIONS ON ARMY INSTALLATIONS

THIS ALARACT MESSAGE HAS BEEN TRANSMITTED BY JSP ON BEHALF OF HQDA //ASA(FM&C)//

1. REFERENCES:

1.A. AR 608-1, ARMY COMMUNITY SERVICE

1.B. DEPARTMENT OF DEFENSE FINANCIAL MANAGEMENT REGULATION (DODFMR), 7000.14-R, VOLUME 12, CHAPTER 33

1.C. DODI 1000.11, FINANCIAL INSTITUTIONS ON DOD INSTALLATIONS

1.D. DODI 1342.22, MILITARY FAMILY READINESS

1.E. DODI 1344.07, PERSONAL COMMERCIAL SOLICITATION ON DOD INSTALLATIONS

1.F. DODI 1015.10, MILITARY MORALE, WELFARE, AND RECREATION (MWR) PROGRAMS

1.G. AR 215-1, MILITARY MORALE, WELFARE, AND RECREATION PROGRAMS AND NONAPPROPRIATED FUND INSTRUMENTALITIES

1.H. AR 600-20 ARMY COMMAND POLICY

2.THE PURPOSE OF THIS MESSAGE IS TO RE-EMPHASIZE REGULATIONS, POLICY, AND PROCEDURES FOR ARMY INSTALLATIONS WITH FINANCIAL INSTITUTIONS ON-POST.

3.IN ACCORDANCE WITH (IAW) DODI 1000.11, NO MORE THAN ONE BANKING INSTITUTION AND ONE CREDIT UNION, AS ESTABLISHED IN CHAPTER 14 OF TITLE 12, UNITED STATES CODE, SHALL BE PERMITTED TO OPERATE ON A DEPARTMENT OF DEFENSE (DOD) INSTALLATION. THIS REQUIREMENT IS BASED ON THE PRACTICAL NEED TO PLACE ONLY A MANAGEABLE BURDEN ON INSTALLATION COMMANDERS, WHILE ENSURING THE FINANCIAL NEEDS OF PERSONNEL ARE MET. ANY INSTALLATION WITH BANKING INSTITUTIONS AND CREDIT UNIONS WHICH WERE ESTABLISHED BEFORE 1 MAY 2000, OR FALL UNDER ORDERS FOR JOINT BASE REALIGNMENTS, ARE SUBJECT TO EXCEPTIONS.

4.THE SENIOR COMMANDER (SC) MAY DELEGATE AUTHORITY AND RESPONSIBILITIES TO THE GARRISON COMMANDER (GC). AR 600-20 STATES, "THE SC MAY DELEGATE, AS NECESSARY, ASSIGNED DUTIES AND RESPONSIBILITIES TO THE GC." WHEN DELEGATED, THE GC SHOULD HAVE DIRECT OVERSIGHT OF THEIR GARRISON'S BANKING PROGRAM. THIS ALSO MEANS HAVING DIRECT CONTROL OF THE OPERATING AGREEMENT (OA) AND APPOINTING THE BANK AND CREDIT UNION LIAISON OFFICER (BLO/CLO) IAW DODFMR 7000.14R, VOLUME 12, CHAPTER 33. THE GC SHOULD ENSURE THE FINANCIAL INSTITUTIONS ON-POST PROVIDE THE BEST QUALITY OF LIFE FOR SOLDIERS, CIVILIANS, AND FAMILY MEMBERS.

5. THE BLO/CLO SHOULD REVIEW THE OA TO ESTABLISH THE TERMS FOR OPERATIONS, SERVICES, AND SUPPORT REQUIREMENTS. THE OA SHOULD BE REVIEWED ANNUALLY TO ENSURE ALL INFORMATION, INCLUDING THE MOST CURRENT SERVICES AND PRODUCTS, CHAIN OF COMMAND, AND CURRENT POLICIES AFFECTING OPERATIONS ARE UPDATED. THE OA MUST BE REVIEWED AND SIGNED JOINTLY BY THE COMMANDER AND FINANCIAL INSTITUTION MANAGER IAW DODFMR VOLUME 12, CHAPTER 33. ANY OA OLDER THAN FIVE YEARS IS CONSIDERED OBSOLETE BY DOD STANDARDS. WHEN DEVELOPING A NEW OA, REFER TO THE SAMPLE PROVIDED IN THE DODFMR VOLUME 12, CHAPTER 33, FIGURE 33-2. THE BLO/CLO SHOULD REVIEW NEW AND EXISTING OAS WITH THE ARMY BANKING OFFICER.

6. THE BLO/CLO SHOULD WORK CLOSELY WITH ALL ON-POST SPONSORSHIP COORDINATORS, WHICH TYPICALLY INCLUDE MORALE, WELFARE, AND RECREATION (MWR), ARMY COMMUNITY SERVICE (ACS), AND NON-PROFIT ORGANIZATIONS. THE BLO/CLO SHOULD ENSURE PROMOTIONAL MATERIALS ARE REVIEWED AND PROPERLY VETTED IAW DODI 1344.07 AND THE MARCH 2014 DEPUTY ASSISTANT SECRETARY OF THE ARMY, FINANCIAL OPERATIONS (DASA-FO) SIGNED MEMO TITLED, "CLARIFICATION OF SPONSORSHIP AND ADVERTISEMENT FOR OFF-POST FINANCIAL INSTITUTIONS." THE SIGNED MEMO CAN BE RETRIEVED AT [HTTPS://WWW.MILSUITE.MIL/BOOK/DOCS/DOC-248020](https://www.milsuite.mil/book/docs/doc-248020). SPONSORSHIP COORDINATORS AND THE BLO/CLO SHOULD PUT STRONG EMPHASIS IN REVIEWING HAND-OUTS, DIGITAL MEDIA, POSTERS, OR ANY OTHER MATERIAL USED FOR ADVERTISEMENTS. COMPETITIVE FINANCIAL PRODUCTS CANNOT BE DISTRIBUTED BY ANY OFF-POST FINANCIAL INSTITUTION. THERE ARE NO LIMITATIONS FOR NON-OFFICIAL NEWSPAPERS TO HAVE ADVERTISEMENTS FOR BOTH ON- AND OFF-POST FINANCIAL INSTITUTIONS.

7. THE BLO/CLO SHOULD WORK CLOSELY WITH ACS PERSONAL FINANCIAL READINESS STAFF. THE BLO/CLO CAN COORDINATE WITH ON-POST FINANCIAL INSTITUTIONS TO MAKE BASIC FINANCIAL EDUCATION AND COUNSELING SERVICES AVAILABLE WITHOUT CHARGE TO INDIVIDUALS SEEKING THOSE SERVICES, PER REFERENCE 1.B, PARA 330311.G. THIS CAN ALLOW COMMANDERS TO MAXIMIZE FREE ON-POST BASIC FINANCIAL EDUCATION AND COUNSELING SERVICES, AS AN INTEGRAL PART OF FINANCIAL SERVICE OFFERINGS IAW DODFMR VOLUME 12, CHAPTER 33. BANKS AND CREDIT UNIONS ARE A VIABLE ASSET TO ASSIST COMMANDERS IN FILLING GAPS IN FINANCIAL EDUCATION AND COUNSELING SERVICES.

8. THE BLO/CLO SHOULD WORK CLOSELY WITH THE ARMY BANKING OFFICER FOR ANY BANK/CREDIT UNION SELECTION OR NOVATION ACTION. THE SC (OR GC WHERE DELEGATED) CAN SEND A LETTER TO THE U.S. ARMY FINANCIAL MANAGEMENT COMMAND (USAFMCOM) COMMANDING GENERAL, ROUTED THROUGH THE ARMY BANKING OFFICER, TO SOLICIT FOR BANKS OR CREDIT UNIONS, OR TO REQUEST NOVATION ACTION APPROVAL, IAW DODFMR VOLUME 12, CHAPTER 33. THE PACKET SHOULD INCLUDE BANK OR CREDIT UNION SOLICITATION LETTERS, SERVICES OFFERED, AND FEE SCHEDULES. FOR NOVATION ACTIONS, MERGER CORRESPONDENCE SHOULD ALSO BE INCLUDED. THESE REQUESTS SHOULD BE SUBMITTED NO LATER THAN 60 DAYS PRIOR TO THE PROPOSED EXECUTION DATE. ONCE THE STAFFING ACTION IS APPROVED BY THE USAFMCOM COMMANDING GENERAL, THE ARMY BANKING OFFICER WILL FORWARD A COPY OF THE APPROVAL TO THE BLO/CLO.

9. THE BLO/CLO CAN RECEIVE TRAINING INFORMATION AND ALL RESOURCES REFERENCED IN THIS MESSAGE AT [HTTPS://WWW.MILSUITE.MIL/BOOK/GROUPS/ARMY-E-COMMERCE](https://www.milsuite.mil/book/groups/army-e-commerce). THE ARMY BANKING OFFICER ALSO CONDUCTS QUARTERLY BLO/CLO TRAINING SESSIONS (VIA TELECONFERENCE) TO PROVIDE ARMY BANKING PROGRAM UPDATES AND/OR CHANGES TO THE FIELD AS WELL AS UPDATES FROM THE BANK/CREDIT UNION TRADE ASSOCIATIONS.

10. THE POINT OF CONTACT FOR THE ASA(FM&C) IS: CPT CHRISTOPHER J. ANDERSON, COMM:
317-212-2664 (DSN 699), CHRISTOPHER.J.ANDERSON148.MIL@MAIL.MIL.

11. THIS ALARACT MESSAGE EXPIRES ON 21 JUNE 2018.