



**DEPARTMENT OF THE ARMY**  
HEADQUARTERS, UNITED STATES ARMY GARRISON  
BUILDING 237, B AVENUE, P.O. BOX 105021  
FORT IRWIN, CA 92310-5000

21 July 2023

Office of the Commander

ATTN: Steven Lepper  
Association of Military Banks of America  
1120 Connecticut Avenue, NW, Suite 600  
Washington, DC 20036

Dear Mr. Lepper,

As Garrison Commander, United States Army Fort Irwin, I am seeking a financial institution to provide comprehensive financial services to the community on the installation. Fort Irwin is home to over 200 privately-owned contractor and home-based businesses as well as official organizations including the Directorate of Family and Morale, Welfare and Recreation (DFMWR), Defense Commissary Agency (DeCA), Army Air Force Exchange Service (AAFES), the Fort Irwin Religious Services Organization (RSO). Additionally, there are several other government and private organizations that require a variety of banking services in order to run their operations more efficiently. Some of these services would include change orders, federal reserve deposits, and cashing reimbursement checks.

Due to Fort Irwin's remote and isolated nature, having ready access to a financial institution located on the installation that offers these and other banking services is essential for the businesses and individuals who live here. It assists in decreasing long commute times and costs, provides a necessary service to the services that support it, and also helps create more local job opportunities within the community.

The Department of the Army (Financial Management & Comptroller) will grant final approval based upon my staff's evaluation of the proposals received and my recommendation. If selected, your financial institution will be entering into a lease and operating agreement with the Government and must adhere to the policies outlined in the DoD Financial Management Regulation (FMR) Volume 12, Chapter 33. I recommend this guidance be reviewed prior to submission of a proposal. The DoD FMR is located at:

[https://comptroller.defense.gov/Portals/45/documents/fmr/current/12/12\\_33.pdf](https://comptroller.defense.gov/Portals/45/documents/fmr/current/12/12_33.pdf).

The Army's decision will be based on which financial institution offers the best overall value to the Government and Fort Irwin Community. The attached spreadsheet will assist your organization in providing the Army with your financial institution's information. The criteria from all interested financial institutions will be evaluated using criteria and a decision will be rendered. Specific items to be addressed in your proposal

Solicitation Request: Association of Military Banks of America

should, at a minimum, include general operational information, i.e. banking services and products, hours of operation and fees structure, the availability of personal financial training within the branch's staff and an interest in partnering with the Installation Commander to setup a bank in an existing facility on the installation. United States Army Garrison Fort Irwin will provide, if needed, a preliminary meeting with all interested parties to discuss in more detail the requirements of becoming the Installation's financial institution. The selected financial institution must execute an Operating Agreement with the Installation. Appendix (C) of the DoD FMR Volume 12 Chapter 33 contains a sample operating agreement.

I would appreciate receiving notice of your intent to submit a proposal not later than 28 AUG 2023. The final written proposals should be forwarded to the following email and mailing address: [brian.c.contreras.naf@army.mil](mailto:brian.c.contreras.naf@army.mil).

DFMWR-Financial Management  
ATTN: Brian Contreras  
PO Box 105094  
Fort Irwin, CA 92310

Additionally, should you have any questions, please direct your inquiries to Brian Contreras, at 760-380-5420.



LANE A. BOMAR  
COL, AR  
Commanding

Enclosure

**II FINANCIAL SERVICES (FI) QUESTIONNAIRE**

1 NAME AND ADDRESS OF FINANCIAL INSTITUTION:

2 DESCRIBE BRANCH PROPOSED STAFFING:

3 BRANCH FACILITY REQUIREMENTS: SIZE, CONNECTIVITY, ETC.:

4 BRANCH PROPOSED DAYS AND HOURS OF OPERATION:

5 DESCRIBE YOUR FUNDS GUARANTEE POLICY:

6 DATE YOUR FI WOULD BE ABLE TO BEGIN OPERATIONS:

7 DESCRIBE YOUR CHECK CLEARING PROCESS, INCLUDE THE AMOUNT OF TIME FOR A U.S. CHECK TO CLEAR YOUR SYSTEM:

8 SOCIETY for WORLD WIDE INTERBANK FINANCIAL TELECOMMUNICATION (SWIFT) CAPABILITIES/CODE:

9 DESCRIBE YOUR ATM CAPABILITIES TO INCLUDE:

FEE STRUCTURE

TIMELINE TO INSTALL ATMS

FREQUENCY OF SERVICING

VISA/MASTERCARD/AMERICAN EXPRESS CAPABILITIES

ABILITY TO INSTALL STANDALONE ATMS IN OTHER PARTS OF THE BASE

HOW MANY ATMS YOU WOULD PLAN TO INSTALL

10 WILL YOU BE ABLE TO MODIFY YOUR FIELD OF MEMBERSHIP?

11 THE ARMY MAY SEEK TO WITHDRAW LARGE VOLUMES OF US DOLLARS FROM THE ESTABLISHED FI.  
DESCRIBE YOUR ABILITIES, PROCEDURES, AND FEES FOR THIS SERVICE:

12 PLEASE PROVIDE A COPY OF YOUR LATEST PUBLISHED FINANCIAL STATEMENT.

13 DESCRIBE YOUR OVERDRAFT/NSF POLICY (FEES, INTEREST RATES, ETC.)

14 DESCRIBE YOUR FINANCIAL EDUCATION AND TRAINING PROGRAMS OR CAPABILITIES

Solicitation Questionnaire  
Financial Institution on Department of Army Installation

II	FINANCIAL SERVICES	SERVICE PROVIDED	FEE CHARGED	COMMENTS
		ANSWER YES / NO	USD	
	<u>Account Services</u>			
	1 Minimum cost/Minimum activity accounts			
	2 Regular checking accounts			
	3 Interest bearing checking accounts			
	4 Special checking accounts			
	5 Savings accounts			
	6 Certificates of deposit			
	<u>Customer Services</u>			
	1 Check books			
	2 Stop payment charge			
	3 Overdraft Programs			
	4 Cashing of U.S. personal checks for account holders			
	5 Cashing of account holder checks for non account holders			
	6 Cashing of U.S. Treasury checks for non account holders			
	7 Sale of Money Orders			
	8 Cashing of Money Orders			
	9 Sale of Cashier's Checks			
	10 Cashing of Cashier's Checks			
	11 Sale of Traveler's Checks			
	12 Cashing of Traveler's Checks			
	13 Notary service			
	14 Foreign currency conversion (for example, USD to IQD)			
	<u>Electronic Commerce</u>			
	1 Visa/Master Debit Card Issuance			
	2 Visa/Master Credit Card Issuance			
	3 Cash advance from Visa/MasterCard			
	4 Prepaid Gift Cards			
	<u>Loan Services</u>			
	1 Personal			
	2 Collateral			
	3 Auto			
	New			
	Used			
	4 Real Estate			
	5 Refinances			
	6 Home Equity			
	Loans			
	Lines of Credit			
	7 Boat			
	8 Emergency/Short Term Loan Program			
	9 Other (Specify)			
	<u>Electronic Funds Transfer (wires, ACH, etc.)</u>			
	1 Wires			
	2 ACH			
	3 EFT			
	4 SWIFT			
<i>Print Name and Title, Bank Official</i>		<i>Phone Number</i>		<i>Email</i>
<i>Signature</i>		<i>Date</i>		