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WASHINGTON DC//DASA-FO//

SUBJECT: ARMY FINANCIAL RESILIENCY - PARTNERING WITH INSTALLATION
FINANCIAL INSTITUTIONS

REFERENCES:

REF//A/ AR 608-1, ARMY COMMUNITY SERVICE CENTER//

REF//B/ DEPARTMENT OF DEFENSE FINANCIAL MANAGEMENT REGULATION
(DODFMR), 7000.14-R, VOLUME 5, CHAPTER 34//

REF//C/ DODI 1000.11, FINANCIAL INSTITUTIONS ON DOD INSTALLATIONS//

REF//D/ DODI 1342.22, MILITARY FAMILY READINESS. DODI 1344.07, PERSONAL
COMMERCIAL SOLICITATION ON DOD INSTALLATIONS//

REF//E/ DODI 1015.10, MILITARY MORALE, WELFARE, AND RECREATION (MWR)
PROGRAMS//

REF//F/ AR 215-1 MILITARY MORALE, WELFARE, AND RECREATION PROGRAMS
AND NON-APPROPRIATED FUND INSTRUMENTALITIES//

REF//G/ AR 600-20 ARMY COMMAND POLICY//

REF//H/ COMMANDER AND INSTALLATION BANK AND CREDIT UNION LIAISON
OFFICER DESK GUIDE//

1. THE PURPOSE OF THIS MESSAGE IS TO REEMPHASIZE REGULATIONS, POLICY,
AND PROCEDURES FOR INSTALLATIONS WITH FINANCIAL INSTITUTIONS ON
POST.

2. ACCORDING TO 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 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.

3. THE SENIOR COMMANDER (SC) COULD DELEGATE THE 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." THEREFORE, WHEN DELEGATED, THE GC SHALL HAVE DIRECT OVERSIGHT OF HIS/HER 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/CULO) IN ACCORDANCE WITH DOD FMR 7000.14R, VOLUME 5, CHAPTER 34. THE GC SHALL ENSURE THE FINANCIAL INSTITUTIONS ON POST ARE PROVIDING THE BEST QUALITY OF LIFE FOR SOLDIERS, CIVILIANS, AND FAMILY MEMBERS.

4. THE BANK OR CREDIT UNION LIAISON OFFICERS (BLO/CULO) WILL REVIEW THE OA TO ESTABLISH THE TERMS FOR OPERATIONS, SERVICES, AND SUPPORT REQUIREMENTS. THIS OA SHALL BE REVIEWED PERIODICALLY TO ENSURE ALL INFORMATION, INCLUDING RATES, LEADERSHIP, AND POLICY CHANGES ARE UP TO DATE. THE OA WILL BE REVIEWED AND SIGNED JOINTLY BY THE COMMANDER AND FINANCIAL INSTITUTION MANAGER IN ACCORDANCE WITH DOD FMR VOLUME 5, CHAPTER 34. ANY OA OLDER THAN FIVE YEARS IS CONSIDERED OBSOLETE AND SHALL BE REVIEWED IMMEDIATELY.

5. THE BLO/CULO WILL WORK CLOSELY WITH ALL ON POST SPONSORSHIP COORDINATORS, WHICH TYPICALLY INCLUDE MORALE WELFARE AND RECREATION (MWR), ARMY COMMUNITY SERVICE (ACS), AND NON PROFIT ORGANIZATIONS. SPONSORSHIP COORDINATORS WORK WITH OFF POST FINANCIAL INSTITUTIONS, SPONSORING EVENTS ON POST. THE LIAISON OFFICERS WILL ENSURE PROMOTIONAL MATERIALS ARE REVIEWED AND PROPERLY VETTED. SPONSORSHIP COORDINATORS AND LIAISON OFFICERS SHALL PUT STRONG EMPHASIS IN REVIEWING HAND OUTS, DIGITAL MEDIA, POSTERS, OR ANY OTHER SOURCE USED FOR ADVERTISEMENTS. COMPETITIVE PRODUCTS WILL NOT BE DISTRIBUTED BY ANY OFF POST FINANCIAL INSTITUTION. THERE ARE NO LIMITATIONS FOR NON OFFICIAL NEWSPAPERS TO HAVE ADVERTISEMENTS FOR BOTH ON/OFF POST FINANCIAL INSTITUTIONS.

6. THE BLO/CULO SHALL WORK CLOSELY WITH ARMY COMMUNITY SERVICE FINANCIAL READINESS STAFF TO COORDINATE WITH ON-POST FINANCIAL INSTITUTIONS TO MAKE BASIC FINANCIAL EDUCATION AND COUNSELING SERVICES AVAILABLE WITHOUT CHARGE TO INDIVIDUALS SEEKING THOSE SERVICES, PER REFERENCE B, PARA 340411G. THIS WILL ALLOW COMMANDERS TO MAXIMIZE FREE ON-POST BASIC FINANCIAL EDUCATION AND COUNSELING SERVICES, AS AN INTEGRAL PART OF FINANCIAL SERVICE OFFERINGS IAW DOD FMR VOLUME 5, CHAPTER 34. BANKS AND CREDIT UNIONS ARE A VIABLE ASSET TO ASSIST COMMANDERS IN FILLING GAPS IN FINANCIAL EDUCATION AND COUNSELING SERVICES.

7. THE BLO/CULO SHALL WORK CLOSELY WITH THE ARMY BANKING OFFICER FOR

BANK OR CREDIT UNION SELECTION. THE SC (OR GC WHERE DELEGATED) WILL SEND A LETTER TO THE DEPUTY ASSISTANT (SEC)RETARY OF THE ARMY, FINANCIAL OPERATIONS (DASA (FO)) TO SOLICIT BANKS/CREDIT UNIONS, IN ACCORDANCE WITH DOD FMR VOLUME 5, CHAPTER 34. THE BLO/CULO WILL SUBMIT ALL DOCUMENTS TO THE ARMY BANKING OFFICER BEFORE FINAL REVIEW AND APPROVAL. THE PACKET WILL INCLUDE BANK SOLICITATION LETTERS, SERVICES, AND FEES. ONCE THE SELECTION IS APPROVED BY THE DASA (FO), THE ARMY BANKING OFFICER WILL SEND LETTERS TO THE FINANCIAL INSTITUTIONS' CEO AND ASSOCIATIONS.

8. BLO/CULO^s CAN RECEIVE TRAINING INFORMATION AND RESOURCES AT: [https://www.milsuite.mil/book/groups/army-e-commerce/content?filterID=contentstatus\[published\]~category\[army-banking-program\]](https://www.milsuite.mil/book/groups/army-e-commerce/content?filterID=contentstatus[published]~category[army-banking-program]). THERE WILL ALSO BE TELECONFERENCES WITH THE ARMY BANKING OFFICER TO RECEIVE UPDATES FROM THE NATIONAL ASSOCIATIONS' YEARLY MEETINGS, AND ARMY BANKING PROGRAM'S CURRENT UPDATES. IT WILL ALSO GIVE BLO/CULO AN OPPORTUNTY TO SHARE QUESTIONS AND ANSWERS PERTAINING TO REGULATIONS AND POLICIES.

9. POINT OF CONTACT FOR ASA FM&C IS: MAJ EMMA PARSONS, COMM: 703-693-2698 (DSN 223); EMMA.PARSONS.MIL@MAIL.MIL.

10. THE EXPIRATION DATE OF THIS MESSAGE IS 20 JANUARY 2015.