



REPLY TO
ATTENTION OF:

DEPARTMENT OF THE ARMY
CYBER CENTER OF EXCELLENCE NONCOMMISSIONED OFFICER ACADEMY
25TH STREET, BUILDING 24402
FORT GORDON, GEORGIA 30905

ATZH-NC

11 February 2016

MEMORANDUM FOR Cyber Center of Excellence Noncommissioned Officer Academy
(CNCOA)

SUBJECT: Policy Memorandum #7 - Personal Finances – Dishonored Checks

1. This policy letter applies to all military personnel and civilian employees assigned or attached to the CNCOA. The purpose of this policy is to establish procedures for combating dishonored checks. In most instances a dishonored check results from the persons unfamiliarity with basic money management rather than intentionally, rendering a check against an account with insufficient funds.
2. The best combative approach to this problem is the prevention through education. Consequently each supervisor will, as a part of the Soldiers newcomers' briefing, include and highlight the implications of rendering a dishonored check. Soldiers unfamiliar with basic money management will be referred for budget counseling to such agencies as Army Community Services.
3. The following procedures will apply for substantiated dishonored check incidents:
 - a. First time incidents will be handled by the Branch Chief and the Soldier will be formally counseled.
 - b. Second and subsequent incidents will be referred to the Commandant for appropriate action and mandatory attendance in the Personnel Finance Course.
4. Combined incidents of issuing dishonored checks or specific circumstances surrounding a particular incident, are a basis for disciplinary action or elimination action, as well as loss of post check cashing privileges.
5. Dishonored check incidents by NCOs are especially serious offenses. Such offenses will not be condoned.
6. The point of contact for this memorandum is the Deputy Commandant, MSG Jason M. Holland at 706-791-7882 or jason.m.holland2.mil@mail.mil.

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