



## UNITED STATES MARINE CORPS

MARINE CORPS AIR BASES WESTERN AREA MCAS MIRAMAR  
P O BOX 452001 SAN DIEGO CA 92145-2001

ABO 5381.1A

G-8

29 APR 2003

### AIR BASES ORDER 5381.1A

From: Commander

To: Distribution List

Subj: ADMINISTRATIVE INSTRUCTIONS FOR PATRIOTS FEDERAL CREDIT UNION

Ref: (a) Federal Credit Union Act (12 USC 1715 et., seq)  
(NOTAL)

(b) SECNAVINST 5381.5A (NOTAL)

1. Purpose. To establish revised policy and guidance for the operation of the Patriots Federal Credit Union.

2. Cancellation. ABO 5381.1.

3. Background. The credit union is a cooperative organization created for the purpose of stimulating systematic savings and creating a source of credit for its members. Credit unions are private organizations, and as such, are not under control of the Department of the Navy. Federal credit unions are incorporated and operated under authority granted by reference (a) and, therefore, become a legal entity with specific powers and restrictions provided by law. They are supervised and examined periodically by the National Credit Union Administration. Upon Department of the Navy installations, Federal Credit Union operations are also governed by the provisions of reference (b). At Marine Corps Air Stations (MCAS's) Miramar and Yuma, those operations are also governed by Commander, Marine Corp Air Bases Western Area (COMCABWEST) negotiated Letters of Agreement (LOA), as prescribed by reference (b).

4. Information. This command recognizes the right of all military personnel to affiliate with the credit union without restriction or discrimination. The credit unions are to avoid unnecessarily restrictive, unreasonable, or out of date rules on loans. Lending policies should be as liberal as possible and still be consistent with the interests of the credit union and the individual. Special attention should be given to the youthful military member in pay grades E-1 through E-3, in assisting them to secure necessary loans.

a. Command Responsibility. The credit union is a technically independent organization with its own responsibilities and as such is permitted to follow its pursuits at this command's activities.

b. Governing Regulations. The credit union will be governed by the references, this Order, and such other orders as issued by higher authority.

c. Recognition of and Assistance to the Credit Union

(1) The credit union will be recognized and assisted at all echelons of command as an important morale and welfare agency organized as a cooperative association for the mutual benefit of its members. Commanding officers are encouraged to keep their personnel informed concerning the benefits of membership in the credit union and to urge the use of the family financial counseling service offered by this institution, in order to alleviate the problems of overindebtedness.

(2) The credit union will be afforded the opportunity to buy advertising space in the station newspaper. The use of official bulletin boards and the station guard mail for posting and the distribution of promotional and informative matter is authorized.

(3) Military members of the credit union who are separating from active duty or transferring on permanent change of station (PCS) orders are encouraged to give the credit union written notification before departing the station.

(4) Character references, verification of grade, expiration of obligated active service, and pay status will be furnished to the credit union by commanding officers upon written request of the member concerned. These references are not credit references, and are not to be construed as such.

d. Services Offered by the Credit Union. In addition to the normal services of savings and loans, the following services are offered by the credit union:

(1) Family Financial Counseling. Trained counselors are available to assist members in money management. This counseling is limited to consumer credit and family budgets.

(2) Debt Management. Debt management service is available to assist members who have overobligated their income and are having difficulties in making payments as originally agreed.

In order to alleviate the problems of letters of indebtedness, commanding officers may refer members of their command to the credit union, if they so desire. This program will be explained in detail upon request.

(3) Personnel on Overseas Schedule. Commanding officers of the personnel anticipating individual orders or unit deployment overseas may request individual and group counseling sessions on a priority basis. Due to the complex nature of debt counseling, it is recommended that as much lead-time as possible be given the credit union to schedule the desired counseling.

(4) Check Cashing. Check cashing service is offered to members.

(5) Instructors. Instructors for training sessions in consumer credit and money management are available and may be requested by unit commanders. The request should be made at least 3 days prior to the desired training session.

e. Facilities. At MCAS Miramar and Yuma, the credit union operates from its own facilities under lease agreement with the Department of the Navy, with all costs of operating or maintaining those facilities borne by the credit union.

f. Supervisory Cognizance. At MCAS Miramar, the Assistant Chief of Staff (AC/S), G-8 will exercise supervisory staff cognizance over the credit union. At MCAS Yuma, the Station Comptroller will exercise supervisory staff cognizance over the branch of the credit union.

## 5. Action

### a. Audits and Reports

(1) Normally, audits and internal supervision of the credit union will be made by the supervisory committee per the provisions of reference (a). In this regard, it will be the responsibility of the Board of Directors to furnish the AC/S, G-8, MCAS Miramar a copy of the annual supervisory audit reports for monitoring purposes.

(2) A copy of monthly financial and statistical reports (FCU-109) will be furnished to the Commanding General (AC/S G-8), MCAS Miramar for review and compliance with the provisions of reference (b).

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b. Unit Commanders. Unit Commanders will ensure widest dissemination of this Order and encourage individuals to participate in the financial programs offered.

A handwritten signature in cursive script, appearing to read "G. L. Goodman", with a long horizontal line extending to the right.

G. L. GOODMAN  
Chief of Staff

DISTRIBUTION: A