

MILPERSMAN 7000-010

WORTHLESS CHECKS BY MEMBERS AND/OR THEIR FAMILIES

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1. **Policy.** The issuance of worthless checks by members of the Navy and/or their family is totally unacceptable. It is the responsibility of every member of the Navy to promptly pay one's debts. Upon receipt of a returned check, the activity providing the check cashing privilege shall inform the commanding officer (CO) of the drawer, or in the case of a family member, the CO of the sponsor. If the drawer is retired, on inactive duty as a member of the Naval Reserve, or in the Fleet Reserve, the member will be advised in writing, and if necessary, the area coordinator in which the drawer resides. Suspension of drawer check cashing privileges pending resolution of the worthless check is at the discretion of the check cashing facility.

2. **CO's Responsibility**

a. Upon notification of a returned check, the CO shall

(1) notify the member and, if appropriate, investigate the matter;

(2) inform the member of the need to resolve and report to the command when the worthless check issue has been resolved, and/or take action commensurate with the offense (nonjudicial punishment (NJP), counseling, etc.).

b. Administrative separation (ADSEP) may also be considered for enlisted personnel who demonstrate financial irresponsibility or a pattern of dishonorable failure to pay just debts. For officers, reports of NJP, and/or action in connection with a Detachment for Cause may apply.