

Department of Defense Report on Access to Financial Institutions on Military Installations



**Office of the Under Secretary of Defense
(Comptroller)**

July 2022

The "Department of Defense Report on Access to Financial Institutions on Military Installations" was prepared as requested by House Report 117-118, page 163, accompanying H.R. 4350, The National Defense Authorization Act for Fiscal Year 2022.

Preparation of this report cost the Department of Defense approximately \$18,000.

Executive Summary

This report provides the detailed information collected on the provision and availability of financial institutions on military installations, as requested by House Report 117-118, page 163, accompanying H.R. 4350, National Defense Authorization Act for Fiscal Year 2022. Limited access to financial institutions, particularly for those serving at geographically isolated military installations, can cause hardship for Service members and their families. Accordingly, this report includes a discussion of how Department of Defense (DoD) policies ensure access to financial services for the military community in a consistent manner, including for those serving at geographically isolated military installations.

The Committee expressed concerns that the military community of Service members and civilian personnel on military installations has limited options of financial institutions with which to conduct business. This report informs on the consistent selection criteria of financial institutions available on military installations and identifies financial institutions with physical operations on military installations to include the Overseas Military Banking Program (OMBP) as of March 2022. This report also highlights that military personnel and civilians increasingly have the option of obtaining banking services online and/or off-base, and are not restricted in their selection of financial institutions with which to conduct business.

Further, this report identifies all applicable statutes, policies and procedures governing the access, operation, support, and termination of financial institutions on military installations, including for those serving at geographically isolated locations. Moreover, this report identifies the types of financial services provided on military installations by financial institutions (e.g., electronic banking, in-store banking, and the sale of investment and insurance services) and addresses how in-kind consideration provided by financial institutions for use of DoD facilities satisfies Title 10, U.S. Code, section 2667 (10 U.S.C. § 2667) requirements.

Finally, this report demonstrates that Service members and their families are not limited in their options for access to financial services on-base, online, and off-base.

Introduction

This report is submitted to fulfill the request in House Report 117-118, page 163, accompanying H.R. 4350, National Defense Authorization Act for Fiscal Year 2022. House Report 117-118 requested the Secretary of Defense to submit to the House and Senate Committees on Armed Services a report on access to financial institutions on military installations not later than July 1, 2022 that includes the following:

- The availability of financial services institutions on military installations;
- The degree to which Service members and other personnel that live or work on military installations have the ability to choose between different financial services providers, including banks and credit unions on military installations;
- Federal policies and regulations impacting access for financial services providers that seek to offer their services on military installations;
- A description of how the Department calculates the in-kind value of services provided by financial institutions on military installations, and whether the in-kind value calculated for these services can be used to partially or fully satisfy the fair market value requirement for leasing non-excess property on military installations pursuant to 10 U.S.C. § 2667).

On July 1, 2022, the Under Secretary of Defense (Comptroller)/Chief Financial Officer, responding on behalf of the Secretary of Defense, informed the chairs of the House and Senate Committees on Armed Services that the DoD report will be provided by August 1, 2022. This additional time allowed for the coordination with DoD staff counterparts to fully respond to the requirements outlined in the House report.

Access to Financial Institutions

The Department has not received any comments from military installation commanders or their respective Military Service Secretaries that Service members do not have adequate access to financial institutions.

Service members and other personnel that live or work on military installations are free to choose between different financial services providers, including banks, credit unions, and military banking facilities (MBFs) on military installations worldwide. Within the Continental United States (U.S.), the Military Services may, in accordance with DoD Financial Management Regulation (FMR) Volume 12, Chapter 33, enter into agreements with financial institutions to provide banking and financial services directly on DoD installations. The OMBP provides banking and financial services (via MBFs operating under contract with DoD) for deployed Service members, their families, and DoD civilians assigned to overseas locations to include geographically isolated military installations. Tables 1 through 4 in the Appendix of this report list all financial institutions providing services on DoD installations as of March 2022. These

tables detail the large number of DoD installations having financial institutions, as well as highlight the breadth of financial services providers available.

In addition to financial institutions directly on DoD installations, DoD personnel also have access to financial services providers within communities hosting DoD installations. Financial services institutions, physically located anywhere, are widely available as a result of the proliferation of digital banking and other online financial services. As a result, DoD personnel can engage in a wide range of financial services transactions with any number of financial services providers they choose at almost any time, regardless of where either party may be physically located.

In the unlikely event that adequate access to financial services is not available through previously referenced means, DoD FMR Volume 12, Chapter 33, subparagraph 3.1.2, provides that, while MBFs normally shall be authorized only at overseas DoD locations, they may be considered for use at domestic DoD installations. Specifically, use of an MBF is permitted when the cognizant Military Service has been unable to obtain financial services from a state or federally chartered financial institution authorized to operate in the state in which the installation is located. As of July 2022, there are no domestic DoD installations identified by the Military Services as lacking adequate access through on-installation and off-installation means. As a result, there are no MBFs currently in operation on domestic DoD installations.

Overseas, the Department operates the OMBP under the authority of 12 U.S.C § 90 and through a U.S. financial institution operating MBFs under contract with DoD, in part to ensure the availability of financial services to deployed Service members, their families, and DoD civilians assigned to overseas locations. The operation of the OMBP is predicated on the interest of U.S. financial institutions to deliver financial services in an overseas environment. Currently, the OMBP operates 60 banking centers and approximately 275 automated teller machines (ATMs) in 10 foreign locations. The Military Services determine the locations of operation, the products and services offered, as well as the charges levied for products and services. Further, U.S. credit unions may, upon a determination of need made by the Military Service, be sought to operate in overseas environments. In doing so, these credit unions operate without contract as their own corporate entity. Locations of both MBFs and credit unions operating on installations overseas are identified in the Appendix to this report.

In supporting adequate access to financial institutions, the Department's policies help protect Service members and their families from predatory lending practices and seek to ensure consumer protections that promote financial well-being. The DoD FMR Volume 12, Chapter 33, subparagraph 2.5.10.2 provides that, for individuals, "use of on-base financial institutions shall be on a voluntary basis and should not be urged in preference to, or to the exclusion of, other financial institutions." Further, the DoD FMR Volume 12, Chapter 33, subparagraph 3.1.1 provides that except in limited situations overseas, only banking institutions insured by the Federal Deposit Insurance Corporation and credit unions insured by the National Credit Union Share Insurance Fund, or by another insurance organization specifically qualified by the

Secretary of the Treasury, shall operate on DoD installations. These financial institutions may either be state or federally chartered; however, U.S. credit unions operated overseas shall be federally insured.

In-Kind Value of Financial Services Provided

The Military Departments out-lease real property, and they exercise the “Secretary concerned” discretion afforded by 10 U.S.C. § 2667 (b) (4) and (5) in determining “fair market value consideration.” Out-leases to private entities (lessees), to include financial institutions operating on DoD installations, may pursuant to 10 U.S.C. § 2667 (b) (4) provide in-kind in an amount that is not less than the fair market value of the lease interest, as determined by the Secretary concerned. The determination of the fair market valuation and the valuation of any services as elements of in-kind consideration depends on the facts and circumstances of the individual lease. The following categories of in-kind consideration authorized in 10 U.S.C. § 2667 (c) may be reflected in an out-lease to a bank or credit union:

- Responsibility for facility maintenance, protection, alteration, repair, improvement, or restoration;
- Construction of the bank or credit union facility;
- Provision of facilities for a Military Department installation;
- Provision or payment of utility services for a Military Department Installation;
- Provision of services to a Military Department installation related to real property maintenance; and
- Provision of financial or other services relating to activities that occur on the leased property.

By DoD policy (32 CFR 231 and DoD FMR Volume 12, Chapter 33), financial institutions operating on DoD military installations are selected through a competitive solicitation process. A selected financial institution agrees to, among other things, provide specified financial services as required by DoD policy (32 CFR 231 and DoD FMR Volume 12, Chapter 33), and pursuant to the terms of an Operating Agreement executed with the military installation. With respect to in-kind consideration for financial services, although the Department generally does not calculate or monetize the in-kind value of services provided by financial institutions for out-leased real property to operate on a DoD military installation, the provision of financial services has been among conditions for the selected financial institution being permitted to operate on a DoD military installation.

The financial services that the Department requires for members of the military community and, as applicable, for the Department, are identified in DoD FMR Volume 12, Chapter 33, paragraph 3.11 and Figure 33-2. At a minimum, banking offices shall provide the same services (detailed in the operating agreement) as are available in the surrounding geographic area for customary or agreed upon fees with certain exceptions. Specifically, the financial institution is required to provide services for individuals, disbursing operations of the DoD conducted on the installation, nonappropriated fund instrumentalities, and military-related private organizations on the installation. These services include demand (checking) account services; cashing personal and government checks for account holders; maintaining savings accounts and (any other interest-bearing accounts); selling official checks, money orders, and traveler's checks; direct deposit service; loan services; electronic banking (i.e., automated teller machines, internet banking); furnishing cash and coin; and accepting deposits for credit to the Treasury General Account (where the financial institution has entered into an agreement with the Department of the Treasury).

Note that although the obligation to make financial services available advances DoD Instruction (DoDI) 1000.11 policy objectives and is an important element of in-kind lease consideration under 10 U.S.C. § 2667 (c), the financial institutions that operate on military installations are commercial enterprises that charge customers and contract to obtain services. Those transactions and associated compensation therefore are governed by agreements and relationships that are separate from leases governed by section 2667. For example:

- The charges, if any, to the installation disbursing officers for furnishing cash are determined pursuant to local negotiations between the financial institution and the military installation.
- The financial institution's compensation for operating and accepting the military installation's deposits into the Treasury General Account is compensated per separate agreement with the Department of Treasury, rather than under lease or operating agreements with an installation commander.
- Nonappropriated fund instrumentalities may remunerate financial institutions through compensating balances or payment of fees based on the services provided or a combination of these payment mechanisms.

Additionally, on-base financial institutions are required to make basic financial education and counseling services available without charge to those individuals seeking these services. These services, which are limited in scope, include budgeting; checkbook balancing and account reconciliation; benefits of savings; prudent use of credit; how to start a savings program; how to shop and apply for credit; and the consequences of excessive credit for services offered by that financial institution. These services customarily are provided without charge by MBFs, banks and credit unions.

When a lessee financial institution seeks to provide additional services to its lessor military installation not covered under its operating agreement or DoD policy, the Military Department accountable for the military installation would have to assess whether the service is needed and is one that the Department otherwise may acquire.

In general, a financial institution seeking to provide new financial services on an installation would initiate review by the Military department by submitting a proposal for consideration. The proposal and evaluation would address real property lease consideration, including the fair market value requirement. Financial services performed by a lessee financial institution proposed as in-kind consideration can vary greatly based on geographic region, market conditions, and/or frequency of use. As such, each proposal must be considered on a case-by-case basis. The Military Department would use its local installation staff (e.g., Military Service banking liaison officer, real property officers, contracting officers), other subject matter experts, and/or the regional real property real estate offices to assist in assessing the fair market value of proposed consideration, including in-kind consideration.

Final authority for determining whether in-kind consideration is appropriate and the value of such in-kind consideration proposed, rests with the respective Service Secretary or designee; who may, as necessary, consult with the Office of the Under Secretary of Defense (Comptroller), Office of the Under Secretary of Defense for Acquisition and Sustainment, and Office of the Under Secretary of Defense for Personnel and Readiness, concerning evaluation of lessee proposals.

Applicable Federal Policies and Regulations

The DoD's policies and procedures regarding the provision of financial services on military installations comply with the applicable statutory and regulatory provisions listed below. Related implementing procedures are clearly detailed in several DoD instructions and regulations.

10 U.S.C. § 2667, "Leases: Non-Excess Property of Military Departments and Defense Agencies," generally requires that out-leases of non-excess real property provide for payment of fair market value consideration, as determined by the Secretary concerned, and authorizes acceptance of amounts less than fair market value if in the public interest, and fair market value of the lease is (i) unobtainable, or (ii) not compatible with such public benefit.

12 U.S.C. § 1770, "Allotment of Space in Federal Buildings or Federal Land," 'notwithstanding' other provisions of law (i.e., the general requirement under 10 U.S.C. § 2667 for fair market value lease consideration), authorizes the Department to lease land or provide space to credit unions without charge for rent or services if at least 95 percent of the credit union membership includes persons who either are or were federal employees upon admission, and their families.

32 CFR 230, "Financial Institutions on DoD Installations," provides policies and responsibilities for financial institutions that serve DoD personnel on DoD installations worldwide.

32 CFR 231, "Procedures Governing Banks, Credit Unions and Other Financial Institutions on DoD Installations":

- Implements DoDI 1000.11 and 32 CFR part 230.
- Prescribes guidance and procedures governing the establishment, support, operation, and termination of banks and credit unions operating on DoD installations worldwide, to include MBFs.
- Provides guidance intended to ensure that arrangements for the provision of services by financial institutions are consistent among DoD Components, and that financial institutions operating on DoD installations provide, and are provided, support consistent with the guidance and procedures stated herein.

32 CFR 50, "Personal Commercial Solicitation on DoD Installations":

- Implements section 577 of Public Law Number 109-163 (2006) and establishes policy and procedures for personal commercial solicitation, including the sale of life insurance and securities, on DoD installations.
- Defines "authorized bank or credit union" as the bank and/or credit union selected by the installation commander to provide exclusive on-base delivery of financial services.
- Requires banks and credit unions operating on DoD installations to provide financial counseling services as an integral part of their financial services offerings.
- Defines financial services as those commonly associated with financial institutions in the U.S., such as electronic banking (e.g., automatic teller machines), in-store banking, checking, share and savings accounts, fund transfers, sale of official checks, money orders and travelers checks, loan services, safe deposit boxes, trust services, redemption of U.S. Savings Bonds, and acceptance of utility payments and any other consumer-related banking services.
- Continues the established annual DoD registration requirement for the sale of insurance and securities on DoD installations overseas.
- Identifies prohibited practices that may cause withdrawal of commercial solicitation privileges on DoD installations and establishes notification requirements when privileges are withdrawn.

- Establishes procedures for persons solicited on DoD installations to evaluate solicitors.
- Prescribes procedures for providing financial education programs to military personnel.

DoD FMR Volume 12, Chapter 33, “Financial Institutions on DoD Installations,” prescribes internal DoD guidance governing the establishment, support, operation and termination of banks and credit unions operating on DoD installations worldwide, to include MBFs.

DoD FMR Volume 12, Chapter 14, “Transferring, Disposing, and Leasing of Real Property and Personal Property,” paragraph 2.5, describes internal DoD guidance as to the criteria for the Department’s acceptance of in-kind consideration.

DoDI 1000.11, “Financial Institutions on DoD Installations”:

- Provides internal DoD policy for financial institutions on DoD installations specifying that except where they already existed as of May 1, 2000, no more than one banking institution and one credit union, as established in Chapter 14 of Title 12, U.S. Code, shall be permitted to operate on a DoD installation consistent with 32 CFR 230. This policy reduces resources the Department expends on providing oversight and logistical support to financial services providers and business risk to financial services providers, inherent with providing full-service financial services to a limited customer population on DoD’s secure facilities.
- Establishes as policy that duly chartered financial institutions may be authorized to provide financial services on DoD installations in order to enhance the morale and welfare of DoD personnel, and to facilitate the administration of public and quasi-public funds.

DoDI 1015.10, “Military Morale, Welfare, and Recreation (MWR) Programs,” provides internal DoD guidance regarding use of off-base financial services providers as commercial sponsors for MWR events.

DoDI 1322.34, “Financial Readiness of Service Members,” provides internal DoD guidance regarding the provision of financial education and counseling, identifying that financial services providers operating on DoD installations pursuant to DoDI 1000.11 may provide financial literacy and training in accordance with 32 CFR 230 and 231.

DoDI 1344.07, “Personal Commercial Solicitation on DoD Installations”:

- Provides internal DoD guidance in the conduct of all personal commercial solicitation and sales to them by dealers and their agents.

- Instructs on how the sale of investments and insurance, developed through organic financial institution capabilities or third-party relationships, may be conducted on DoD installations.

Appendix:
Financial Institutions on Military Installations

The following tables list the financial institutions providing services on Department of Defense installations as of March 2022. The tables are organized by the Component Responsible for oversight: Defense Finance and Accounting Service (Table 1), Department of the Army (Table 2), Department of the Navy (Table 3), and Department of the Air Force (Table 4).

Table 1. Financial Institutions under the purview of the Director, Defense Finance and Accounting Service

Installation	Location	Financial Institution
USAG ANSBACH	GERMANY	MILITARY BANKING FACILITY
USAG BAUMHOLDER	GERMANY	MILITARY BANKING FACILITY
USAG BAVARIA-GARMISCH	GERMANY	MILITARY BANKING FACILITY
USAG BAVARIA-GRAFENWOEHR	GERMANY	MILITARY BANKING FACILITY
USAG BAVARIA-HOHENFELS	GERMANY	MILITARY BANKING FACILITY
STORCK BARRACKS-ILLESHEIM	GERMANY	MILITARY BANKING FACILITY
USAG RHEINLAND-PFALZ-KLEBER KASERNE	GERMANY	MILITARY BANKING FACILITY
USAG RHEINLAND-PFALZ-LANDSTUHL REGIONAL MEDICAL CENTER	GERMANY	MILITARY BANKING FACILITY
RAMSTEIN AIR BASE	GERMANY	MILITARY BANKING FACILITY
RAMSTEIN AIR BASE	GERMANY	MILITARY BANKING FACILITY
SEMBACH KASERNE	GERMANY	MILITARY BANKING FACILITY
SPANGDAHLEM AIR BASE	GERMANY	MILITARY BANKING FACILITY
PATCH BARRACKS-VAIHINGEN	GERMANY	MILITARY BANKING FACILITY
PANZER KASERNE-BOEBLINGEN	GERMANY	MILITARY BANKING FACILITY
USAG STUTTGART	GERMANY	MILITARY BANKING FACILITY
USAG BAVARIA-VILSECK	GERMANY	MILITARY BANKING FACILITY
USAG RHEINLAND-PFALZ-VOGELWEH	GERMANY	MILITARY BANKING FACILITY
USAG WIESBADEN	GERMANY	MILITARY BANKING FACILITY
RAF ALCONBURY	UNITED KINGDOM	MILITARY BANKING FACILITY
RAF MOLESWORTH	UNITED KINGDOM	MILITARY BANKING FACILITY
RAF CROUGHTON	UNITED KINGDOM	MILITARY BANKING FACILITY
RAF MENWITH HILL HARROGATE	UNITED KINGDOM	MILITARY BANKING FACILITY
RAF LAKENHEATH	UNITED KINGDOM	MILITARY BANKING FACILITY
RAF MILDENHALL	UNITED KINGDOM	MILITARY BANKING FACILITY
AVIANO AIR BASE	ITALY	MILITARY BANKING FACILITY
USAG ITALY CAMP DARBY	ITALY	MILITARY BANKING FACILITY
USAG ITALY CASERMA EDERLE	ITALY	MILITARY BANKING FACILITY
US ARMY GARRISON ITALY DEL DIN	ITALY	MILITARY BANKING FACILITY
NSA NAPLES CAPODICHINO	ITALY	MILITARY BANKING FACILITY
NAVAL AIR STATION SIGONELLA	ITALY	MILITARY BANKING FACILITY
CAMP CARROLL	SOUTH KOREA	MILITARY BANKING FACILITY
USAG YONGSAN-CASEY	SOUTH KOREA	MILITARY BANKING FACILITY
USAG HUMPHREYS	SOUTH KOREA	MILITARY BANKING FACILITY
CFA CHINHAE	SOUTH KOREA	MILITARY BANKING FACILITY
USAG YONGSAN	SOUTH KOREA	MILITARY BANKING FACILITY
USAG YONGSAN K-16 AIR BASE	SOUTH KOREA	MILITARY BANKING FACILITY
KUNSAN AIR BASE	SOUTH KOREA	MILITARY BANKING FACILITY
OSAN AIR BASE	SOUTH KOREA	MILITARY BANKING FACILITY

Installation	Location	Financial Institution
USAG DAEGU	SOUTH KOREA	MILITARY BANKING FACILITY
CAMP COURTNEY	JAPAN	MILITARY BANKING FACILITY
CAMP FOSTER	JAPAN	MILITARY BANKING FACILITY
CAMP HANSEN	JAPAN	MILITARY BANKING FACILITY
CAMP KINSER	JAPAN	MILITARY BANKING FACILITY
CAMP SCHWAB	JAPAN	MILITARY BANKING FACILITY
KADENA AIR BASE	JAPAN	MILITARY BANKING FACILITY
USAG OKINAWA TORRI STATION	JAPAN	MILITARY BANKING FACILITY
NAF ATSUGI	JAPAN	MILITARY BANKING FACILITY
CAMP ZAMA	JAPAN	MILITARY BANKING FACILITY
MCAS IWAKUNI	JAPAN	MILITARY BANKING FACILITY
MISAWA AIR BASE	JAPAN	MILITARY BANKING FACILITY
CFA SASEBO	JAPAN	MILITARY BANKING FACILITY
CFA YOKOSUKA	JAPAN	MILITARY BANKING FACILITY
YOKOTA AIR BASE	JAPAN	MILITARY BANKING FACILITY
USAG BENELUX SCHINNEN	NETHERLANDS	MILITARY BANKING FACILITY
NSF DIEGO GARCIA	BRITISH INDIAN OCEAN TERRITORY	MILITARY BANKING FACILITY
NAVAL STATION GUANTANAMO BAY	CUBA	MILITARY BANKING FACILITY
USAG KWAJALEIN	MARSHALL ISLANDS	MILITARY BANKING FACILITY

Table 2. Financial Institutions on Department of the Army (DA) Installations and under the purview of the Secretary of the Army

DA Installation	Location	Financial Institution
ABERDEEN PROVING GROUND	MARYLAND	FREEDOM FCU
ABERDEEN PROVING GROUND	MARYLAND	ABERDEEN PROVING GROUND FCU
ADELPHI LABORATORY CENTER	MARYLAND	NYMEO FCU
ANNISTON ARMY DEPOT	ALABAMA	AOD FCU
CARLISLE BARRACKS	PENNSYLVANIA	NAVY FCU
DETROIT ARSENAL	MICHIGAN	PEOPLES TRUST CU
DEFENSE SUPPLY CENTER COLUMBUS	OHIO	TELHIO CU
DUGWAY PROVING GROUND	UTAH	MOUNTAIN AMERICA FCU (ATM ONLY)
FORT BELVOIR	VIRGINIA	TRUIST BANK
FORT BELVOIR	VIRGINIA	PENTAGON FCU
FORT BENNING	GEORGIA	KINETIC CU
FORT BENNING	GEORGIA	WELLS FARGO BANK (ATM ONLY)
FORT BENNING	GEORGIA	SYNOVUS BANK
FORT BLISS	TEXAS	WELLS FARGO BANK
FORT BLISS	TEXAS	ARMED FORCES BANK
FORT BLISS	TEXAS	FIRST LIGHT FCU
FORT BRAGG	NORTH CAROLINA	FIRST CITIZENS BANK
FORT BRAGG	NORTH CAROLINA	FORT BRAGG FCU
FORT BRAGG	NORTH CAROLINA	PENTAGON FCU
FORT BUCHANAN	PUERTO RICO	BANCO POPULAR DE PUERTO RICO
FORT BUCHANAN	PUERTO RICO	PENTAGON FCU
FORT CAMPBELL	TENNESSEE	FORT CAMPBELL FCU
FORT CAMPBELL	TENNESSEE	BANK OF AMERICA
FORT CARSON	COLORADO	SECURITY SERVICE FCU
FORT CARSON	COLORADO	ARMED FORCES BANK
FORT DETRICK	MARYLAND	NYMEO FCU

DA Installation	Location	Financial Institution
FORT DETRICK	MARYLAND	PENTAGON FCU
FORT DRUM	NEW YORK	AMERICU CU
FORT GORDON	GEORGIA	PENTAGON FCU
FORT GORDON	GEORGIA	WELLS FARGO BANK
FORT GREELY	ALASKA	MT MCKINLEY BANK (ATM ONLY)
FORT HOOD	TEXAS	FORT HOOD NATIONAL BANK
FORT HOOD	TEXAS	PENTAGON FCU
FORT HUACHUCA	ARIZONA	AMERICAN SOUTHWEST CU
FORT HUACHUCA	ARIZONA	ARMED FORCES BANK
FORT IRWIN	CALIFORNIA	ARMED FORCES BANK
FORT JACKSON	SOUTH CAROLINA	WELLS FARGO BANK
FORT JACKSON	SOUTH CAROLINA	ALLSOUTH FCU
FORT KNOX	KENTUCKY	ABOUND CU
FORT KNOX	KENTUCKY	ARMED FORCES BANK
FORT LEAVENWORTH	KANSAS	FRONTIER COMMUNITY CU
FORT LEAVENWORTH	KANSAS	ARMED FORCES BANK
FORT LEE	VIRGINIA	SUNTRUST BANK
FORT LEE	VIRGINIA	FORT LEE FCU
FORT LEONARD WOOD	MISSOURI	ARMED FORCES BANK
FORT LEONARD WOOD	MISSOURI	INFUZE CU
MCALESTER ARMY AMMUNITION PLANT (AAP)	OKLAHOMA	MCALESTER AAP FCU
FORT MCCOY	WISCONSIN	RIA FCU
FORT MEADE	MARYLAND	NAVY FCU
FORT POLK	LOUISIANA	BARKSDALE FCU
FORT POLK	LOUISIANA	SABINE STATE BANK
FORT RILEY	KANSAS	AZURA CU
FORT RILEY	KANSAS	ARMED FORCES BANK
FORT RUCKER	ALABAMA	ARMY AVIATION CENTER FCU
FORT RUCKER	ALABAMA	ARMED FORCES BANK
FORT SHAFTER	HAWAII	PENTAGON FCU
FORT SHAFTER	HAWAII	HONEA FCU
FORT SILL	OKLAHOMA	FORT SILL NATIONAL BANK
FORT SILL	OKLAHOMA	FORT SILL FCU
FORT STEWART	GEORGIA	GEOVISTA FCU
FORT STEWART	GEORGIA	HERITAGE BANK (ATM ONLY)
FORT WAINWRIGHT	ALASKA	MAC FCU
JOINT BASE LEWIS-MCCHORD	WASHINGTON	AMERICA'S CU
JOINT BASE LEWIS-MCCHORD	WASHINGTON	HARBORSTONE CU
JOINT BASE LEWIS-MCCHORD	WASHINGTON	ARMED FORCES BANK
JOINT BASE MYER-HENDERSON HALL	VIRGINIA	STATE DEPARTMENT FCU
JOINT BASE MYER-HENDERSON HALL	VIRGINIA	PENTAGON FCU
JOINT BASE MYER-HENDERSON HALL	VIRGINIA	ARMED FORCES BANK
LETTERKENNEY ARMY DEPOT	PENNSYLVANIA	PATRIOT FCU
NATICK SOLDIER SYSTEMS CENTER	MASSACHUSETTS	HANSCOM FCU
PICATINNY ARSENAL	NEW JERSEY	PICATINNY FCU
PINE BLUFF ARSENAL	ARKANSAS	PINE BLUFF ARSENAL CU
US ARMY GARRISON (USAG) PRESIDIO OF MONTEREY	CALIFORNIA	CENTRAL COAST FCU
REDSTONE ARSENAL	ALABAMA	REDSTONE FCU
REDSTONE ARSENAL	ALABAMA	REGIONS BANK
ROCK ISLAND ARSENAL	ILLINOIS	RIA FCU

DA Installation	Location	Financial Institution
SCHOFIELD BARRACKS & WHEELER ARMY AIRFIELD	HAWAII	SCHOFIELD FCU
SCHOFIELD BARRACKS & WHEELER ARMY AIRFIELD	HAWAII	HAWAIIAN FINANCIAL FCU
TOBYHANNA ARMY DEPOT	PENNSYLVANIA	PENTAGON FCU
USAG MIAMI	FLORIDA	MIAMI OCEAN BANK (ATM ONLY)
UNITED STATES MILITARY ACADEMY WEST POINT	NEW YORK	USAA BANK
UNITED STATES MILITARY ACADEMY WEST POINT	NEW YORK	PENTAGON FCU
WHITE SANDS MISSILE RANGE	NEW MEXICO	NAVY FCU
USAG ANSBACH	GERMANY	SERVICE CU
USAG YONGSAN-CASEY	SOUTH KOREA	NAVY FCU
USAG YONGSAN	SOUTH KOREA	NAVY FCU
USAG HUMPHREYS	SOUTH KOREA	NAVY FCU
CAMP CARROLL	SOUTH KOREA	NAVY FCU
CAMP GEORGE	SOUTH KOREA	NAVY FCU
CAMP HENRY	SOUTH KOREA	NAVY FCU
CAMP WALKER	SOUTH KOREA	NAVY FCU
USAG BAUMHOLDER	GERMANY	SERVICE CU
USAG BENELUX	BELGIUM	ANDREWS FCU
USAG BENELUX	BELGIUM	ANDREWS FCU
CAMP DARBY	ITALY	GLOBAL CU
CAMP ZAMA	JAPAN	NAVY FCU
CASERMA EDERLE	ITALY	GLOBAL CU
USAG BAVARIA-GARMISCH	GERMANY	SERVICE CU
USAG BAVARIA-GRAFENWOEHR	GERMANY	SERVICE CU
USAG BAVARIA-HOHENFELS	GERMANY	SERVICE CU
USAG RHEINLAND-PFALZ-KAISERSLAUTERN	GERMANY	SERVICE CU
USAG BENELUX-BRUNSSUM	NETHERLANDS	ANDREWS FCU
SEMBACH KASERNE	GERMANY	SERVICE CU
USAG STUTTGART	GERMANY	SERVICE CU
USAG BAVARIA-VILSECK	GERMANY	SERVICE CU
USAG WIESBADEN	GERMANY	ANDREWS FCU

Table 3. Financial Institutions on Department of the Navy (DON) Installations and under the purview of the Secretary of the Navy

DON Installation	Location	Financial Institution
NAVAL SUPPORT ACTIVITY (NSA) BETHESDA	MARYLAND	NAVY FCU
NAVAL SUPPORT FACILITY (NSF) DAHLGREN	VIRGINIA	TOPSIDE FCU
NSF INDIAN HEAD	MARYLAND	NAVY FCU
NSA ANNAPOLIS	MARYLAND	NAVY FCU
US NAVAL ACADEMY	MARYLAND	NAVY FCU
NAVAL AIR STATION (NAS) PATUXENT RIVER	MARYLAND	CEDAR POINT FCU
WASHINGTON NAVY YARD	WASHINGTON DC	NAVY FCU
SUITLAND	MARYLAND	NAVY FCU
NAVAL SURFACE WARFARE CENTER (NSWC) CARDEROCK	MARYLAND	NORTHWEST FCU (ATM ONLY)
UNITED STATES NAVAL RESEARCH LABORATORY	WASHINGTON DC	NAVAL RESEARCH LAB FCU
NAVY LODGE GULFPORT	MISSISSIPPI	NAVY FCU

NAS CORPUS CHRISTI	TEXAS	NAVY/ARMY FCU (ATM ONLY)
NAS JACKSONVILLE	FLORIDA	VYSTAR CU
NAS KEY WEST	FLORIDA	KEYS FCU (ATM ONLY)
NAS KINGSVILLE	TEXAS	NAVY FCU
NAS MERIDIAN	MISSISSIPPI	NAVY FCU
NAS PENSACOLA	FLORIDA	PENSACOLA AIR FCU
NAS PENSACOLA	FLORIDA	BANK OF PENSACOLA
NAS WHITING FIELD	FLORIDA	PENSACOLA AIR FCU (ATM ONLY)
NAS JOINT RESERVE BASE (JRB) FORTH WORTH	TEXAS	NAVY FCU
NAS JRB NEW ORLEANS	LOUISIANA	NAS JRB FCU
NAVAL STATION MAYPORT	FLORIDA	NAVY FCU
NSA PANAMA CITY	FLORIDA	NAVY FCU
NAVAL SUBMARINE BASE (NSB) KINGS BAY	TENNESSEE	NAVY FCU
NAVAL STATION GUANTANAMO BAY	CUBA	NAVY FCU
COMMANDER FLEET ACTIVITIES (CFA) SASEBO	JAPAN	NAVY FCU
CFA YOKOSUKA	JAPAN	NAVY FCU
NAVAL AIR FACILITY (NFA) ATSUGI	JAPAN	NAVY FCU
SEBRAWANG NAVAL BASE	SINGAPORE	NAVY FCU
NAVAL BASE GUAM	GUAM	BANK OF GUAM
NAVAL BASE GUAM	GUAM	NAVY FCU
NAVAL BASE GUAM	GUAM	PENTAGON FCU
NAVAL BASE KITSAP	WASHINGTON	KITSAP CU
NAVAL STATION EVERETT	WASHINGTON	NAVY FCU
NAS WHIDBEY ISLAND	WASHINGTON	ALASKA USA FCU (ATM ONLY)
NAS WHIDBEY ISLAND	WASHINGTON	NAVY FCU
NAVAL BASE SAN DIEGO	CALIFORNIA	NAVY FCU
NAVAL BASE SAN DIEGO	CALIFORNIA	ARMED FORCES BANK
NAVAL BASE CORONADO	CALIFORNIA	CALIFORNIA CREDIT UNION
NAVAL BASE CORONADO	CALIFORNIA	ARMED FORCES BANK
NAVAL BASE POINT LOMA	CALIFORNIA	NAVY FCU
NAS LEMOORE	CALIFORNIA	NAVY FCU
NAF EL CENTRO	ARIZONA	NAVY FCU
NAS FALLON	NEVADA	NAVY FCU
NAVAL BASE VENTURA COUNTY	CALIFORNIA	NAVY FCU
NAVAL AIR WEAPONS STATION (NAWS) CHINA LAKE	CALIFORNIA	ALTAONE FCU
NSA MONTEREY	CALIFORNIA	NAVY FCU
NAVAL WEAPONS STATION (NWS) SEAL BEACH	CALIFORNIA	SEA AIR FCU
SEAL BEACH- CORONA DIVISION	CALIFORNIA	SEA AIR FCU
JOINT BASE PEARL HARBOR- HICKAM	HAWAII	BANK OF HAWAII
JOINT BASE PEARL HARBOR- HICKAM	HAWAII	NAVY FCU
JOINT BASE PEARL HARBOR- HICKAM	HAWAII	PENTAGON FCU
JOINT BASE PEARL HARBOR- HICKAM	HAWAII	PEARL HAWAII FCU
JOINT BASE PEARL HARBOR- HICKAM	HAWAII	HICKAM FCU
NAVAL STATION NEWPORT	RHODE ISLAND	NAVY FCU
JOINT EXPEDITIONARY BASE (JEB) LITTLE CREEK-FORT STORY	VIRGINIA	AMPHIBIOUS BASE NAVAL BASE FCU

NAVAL STATION GREAT LAKES	ILLINOIS	NAVY FCU
NAVAL STATION GREAT LAKES	ILLINOIS	ARMED FORCES BANK
NWS EARLE	NEW JERSEY	NAVY FCU
NSA MECHANICSBURG	PENNSYLVANIA	MEMBERS 1ST FCU
NSWC PHILADELPHIA	PENNSYLVANIA	AMERICAN HERITAGE FCU
NSB NEW LONDON	CONNECTICUT	NAVY FCU
NSA HAMPTON ROADS	VIRGINIA	NAVY FCU
NSA HAMPTON ROADS	VIRGINIA	NAVY FCU
NSA CRANE	INDIANA	CRANE FCU
PORTSMOUTH NAVAL SHIPYARD	MAINE	NORTHEAST CU
NSA SARATOGA SPRINGS	TENNESSEE	NAVY FCU
NAS OCEANA	VIRGINIA	NAVY FCU
NAS OCEANA - DAM NECK ANNEX	VIRGINIA	NAVY FCU
NAVAL STATION NORFOLK	VIRGINIA	NAVY FCU (ATM ONLY)
NAVAL STATION NORFOLK	VIRGINIA	ARMED FORCES BANK
NAVAL STATION NORFOLK	VIRGINIA	AMPHIBIOUS BASE NAVAL BASE FCU
NAVAL STATION NORFOLK	VIRGINIA	CHARTWAY FCU
MARINE BARRACKS WASHINGTON	WASHINGTON DC	NAVY FCU
MARINE CORPS AIR GROUND COMBAT CENTER TWENTYNINE PALMS	CALIFORNIA	FRONT WAVE CU
MARIN CORPS AIR STATION (MCAS) BEAUFORT	SOUTH CAROLINA	CPM CU
MCAS CHERRY POINT	NORTH CAROLINA	FIRST FLIGHT FCU
MCAS IWAKUNI	JAPAN	NAVY FCU
MARINE CORPS INSTALLATIONS PACIFIC OKINAWA	JAPAN	NAVY FCU
MCAS MIRAMAR	CALIFORNIA	NAVY FCU
MCAS NEW RIVER	NORTH CAROLINA	MARINE FCU
MCAS YUMNA	ARIZONA	NAVY FCU
MARINE CORPS BASE CAMP LEJEUNE	NORTH CAROLINA	FIRST CITIZENS BANK
MARINE CORPS BASE CAMP LEJEUNE	NORTH CAROLINA	MARINE FCU
MARINE CORPS BASE CAMP PENDLETON	CALIFORNIA	FRONT WAVE CU
MARINE CORPS BASE HAWAII	HAWAII	KO'OLAU FCU
MARINE CORPS BASE QUANTICO	VIRGINIA	MARINE FCU
MARINE CORPS LOGISTICS BASE (MCLB) ALBANY	GEORGIA	NAVY FCU
MCLB BARSTOW	CALIFORNIA	FRONT WAVE CU
MARINE CORPS RECRUIT DEPOT (MCRD) PARRIS ISLAND	SOUTH CAROLINA	NAVY FCU
MCRD SAN DEIGO	CALIFORNIA	FRONT WAVE CU
MARINE CORPS SUPPORT FACILITY NEW ORLEANS	LOUISIANA	NAVY FCU

Table 4. Financial Institutions on Department of the Air Force (DAF) Installations and under the purview of the Secretary of the Air Force

DAF Installation	Location	Financial Institution
ROYAL AIR FORCE (RAF) ALCONBURY	UNITED KINGDOM	KEESLER FEDERAL CREDIT UNION (FCU)
ALTUS AIR FORCE BASE (AFB)	OKLAHOMA	NBC BANK
ALTUS AFB	OKLAHOMA	RED RIVER FCU

DAF Installation	Location	Financial Institution
JOINT BASE ANDREWS	MARYLAND	ANDREWS FCU
ARNOLD AFB	TENNESSEE	ASCEND FCU
AVIANO AIR BASE	ITALY	GLOBAL CREDIT UNION (CU)
BARKSDALE AFB	LOUISIANA	BARKSDALE FCU
BEALE AFB	CALIFORNIA	SIERRA CENTRAL CU
BUCKLEY SPACE FORCE BASE (SFB)	COLORADO	ENT CU
CANNON AFB	NEW MEXICO	CANNON FCU
JOINT BASE CHARLESTON	SOUTH CAROLINA	REV FCU
CHARLESTON NAVAL STATION	SOUTH CAROLINA	SOUTH CAROLINA FCU
COLUMBUS AFB	MISSISSIPPI	TRIANGLE FCU
DAVIS-MONTHAN AFB	ARIZONA	BANK OF AMERICA
DAVIS-MONTHAN AFB	ARIZONA	VANTAGE WEST CU
DOBBINS AIR RESERVE BASE (ARB)	GEORGIA	ASSOCIATE FCU
DOVER AFB	DELAWARE	FT SILL NATIONAL BANK
DOVER AFB	DELAWARE	DOVER FCU
DYESS AFB	TEXAS	COMMUNITIES OF ABILENE FCU
DYESS AFB	TEXAS	BANK OF AMERICA
EDWARDS AFB	CALIFORNIA	EDWARDS FCU
EGLIN AFB	FLORIDA	EGLIN FCU
EIELSON AFB	ALASKA	ALASKA USA FCU
ELLSWORTHAFB	SOUTH DAKOTA	SENTINEL FCU
ELMENDORF AFB	ALASKA	FIRST NATIONAL BANK ALASKA
ELMENDORF AFB	ALASKA	ALASKA USA FCU
FAIRCHILD AFB	WASHINGTON	GLOBAL CU
FE WARREN AFB	WYOMING	BLUE FCU
FE WARREN AFB	WYOMING	ARMED FORCES BANK
FORT SAM HOUSTON	TEXAS	BROADWAY BANK
MITCHELL INTERNATIONAL AIRPORT (IAP)	WISCONSIN	AIR TECHNICIAN CU
GOODFELLOW AFB	TEXAS	1ST COMMUNITY FCU
GRAND FORKS AFB	NORTH DAKOTA	SERVICE CU
GRISSOM ARB	INDIANA	BEACON FCU
HANSCOM AFB	MASSACHUSETTS	HANSCOM FCU
HANSCOM AFB	MASSACHUSETTS	MIT FCU
HILL AFB	UTAH	AMERICA FIRST CU
HILL AFB	UTAH	WELLS FARGO BANK
HOLLOMAN AFB	NEW MEXICO	OTERO FCU
HOMESTEAD ARB	FLORIDA	POWER FINANCIAL CU
HURLBURT FIELD	FLORIDA	FIRST NATIONAL BANK AND TRUST
HURLBURT FIELD	FLORIDA	EGLIN FCU
KADENA AIR BASE	JAPAN	PENTAGON FCU
KEESLER AFB	MISSISSIPPI	KEESLER FCU
KEESLER AFB	MISSISSIPPI	PEOPLES BANK
KEY FIELD	MISSISSIPPI	MISSISSIPPI ANG FCU
KIRTLAND AFB	NEW MEXICO	SANDIA AREA FCU
KIRTLAND AFB	NEW MEXICO	KIRTLAND FCU
KLAMATH FALLS AIRPORT-KINGSLEY	OREGON	FIRST COMMUNITY CU
LACKLAND AFB	TEXAS	AIR FORCE FCU
LACKLAND AFB	TEXAS	BROADWAY BANK
LACKLAND AFB	TEXAS	SECURITY SERVICE FCU
RAF LAKENHEATH	UNITED KINGDOM	KEESLER FCU
LANGLEY AFB	VIRGINIA	LANGLEY FCU
LANGLEY AFB	VIRGINIA	TRUIST BANK
JOINT BASE LANGLEY - EUSTIS	VIRGINIA	BANK OF AMERICA

DAF Installation	Location	Financial Institution
JOINT BASE LANGLEY - EUSTIS	VIRGINIA	1ST ADVANTAGE CU
LAUGHLIN AFB	TEXAS	BORDER FCU
LITTLE ROCK AFB	ARKANSAS	FIRST ARKANSAS BANK AND TRUST
LITTLE ROCK AFB	ARKANSAS	ARKANSAS FCU
LOS ANGELES AFB	CALIFORNIA	AEROSPACE FCU
LUKE AFB	ARIZONA	CREDIT UNION WEST
LUKE AFB	ARIZONA	ARMED FORCES BANK
MACDILL AFB	FLORIDA	GROW FINANCIAL FCU
MALMSTROM AFB	MONTANA	1ST LIBERTY FCU
MARCH ARB	CALIFORNIA	ALTURA CU
MARTIN STATE AIRPORT	MARYLAND	ABERDEEN PROVING GROUND FCU
MAXWELL AFB	ALABAMA	MAX CU
MCCONNELL AFB	KANSAS	FREEDOM 1ST FCU
MCENTIRE JOINT NATIONAL GUARD BASE (JNGB)	SOUTH CAROLINA	SC NATIONAL GUARD FCU
MCGUIRE AFB	NEW JERSEY	ANDREWS FCU
MCGUIRE AFB-FT DIX	NEW JERSEY	WELLS FARGO
MCGUIRE AFB-FT DIX	NEW JERSEY	FORT DIX FCU
MCGUIRE AFB-LAKEHURST	NEW JERSEY	LAKEHURST NAVAL FCU
RAF MILDENHALL	UNITED KINGDOM	KEESLER FCU
MINOT AFB	NORTH DAKOTA	WELLS FARGO
MINOT AFB	NORTH DAKOTA	NORTH STAR COMMUNITY CU
MISAWA AIR BASE	JAPAN	NAVY FCU
MOODY AFB	GEORGIA	SOUTHEASTERN FCU
MOUNTAIN HOME AFB	IDAHO	WELLS FARGO
MOUNTAIN HOME AFB	IDAHO	PIONEER FCU
NELLIS AFB	NEVADA	ONE NEVADA CU
NELLIS AFB	NEVADA	ARMED FORCES BANK
NIAGARA FALLS AIR RESERVE STATION	NEW YORK	NIAGARA FALLS FCU
OFFUTT AFB	NEBRASKA	COBALT CU
OSAN AIR BASE	SOUTH KOREA	NAVY FCU
PATRICK SFB	FLORIDA	LAUNCH CU
PATRICK SFB	FLORIDA	SPACE COAST CU
PEASE AIR NATIONAL GUARD BASE (ANGB)	NEW HAMPSHIRE	SERVICE CU
PETERSON SFB	COLORADO	ENT FCU
PETERSON SFB	COLORADO	FIVE STAR NATIONAL BANK
RAMSTEIN AIR BASE	GERMANY	SERVICE CU
RANDOLPH AFB	TEXAS	RANDOLPH-BROOKS FCU
RANDOLPH AFB	TEXAS	BROADWAY BANK
ROBINS AFB	GEORGIA	SUNTRUST BANK
ROBINS AFB	GEORGIA	ROBINS FCU
SCHRIEVER SFB	COLORADO	ENT FCU
STRATTON ANGB	NEW YORK	STRATTON ANG FCU
SCOTT AFB	ILLINOIS	SCOTT CU
SELFRIDGE ANGB	MICHIGAN	FREESTAR FINANCIAL CU
SEYMOUR-JOHNSON AFB	NORTH CAROLINA	NORTH CAROLINA COMMUNITY FCU
SHAW AFB	SOUTH CAROLINA	SAFE FCU
SHEPPARD AFB	TEXAS	FT SILL NATIONAL BANK
SHEPPARD AFB	TEXAS	UNION SQUARE FCU
SPANGDAHLEM AIR BASE	GERMANY	SERVICE CU
TINKER AFB	OKLAHOMA	FIRST NATIONAL BANK
TINKER AFB	OKLAHOMA	TINKER FCU
TRAVIS AFB	CALIFORNIA	TRAVIS CU

DAF Installation	Location	Financial Institution
TRAVIS AFB	CALIFORNIA	ARMED FORCES BANK
TUCSON IAP	ARIZONA	VANTAGE WEST CU
TYNDALL AFB	FLORIDA	TYNDALL FCU
TYNDALL AFB	FLORIDA	ARMED FORCES BANK
UNITED STATES AIR FORCE ACADEMY	COLORADO	AIR ACADEMY FCU
UNITED STATES AIR FORCE ACADEMY	COLORADO	ARMED FORCES BANK
VANCE AFB	OKLAHOMA	TINKER FCU
VANDENBERG SFB	CALIFORNIA	COASTHILLS FCU
WESTOVER ARB	MASSACHUSETTS	PIONEER VALLEY CU
WHITEMAN AFB	MISSOURI	R-G FCU
WRIGHT-PATTERSON AFB	OHIO	WRIGHT-PATT CU
YOKOTA AIR BASE	JAPAN	NAVY FCU
YOUNGSTOWN-WARREN AIR RESERVE STATION	OHIO	SEVEN-SEVENTEEN FCU