



**DEPARTMENT OF THE ARMY**  
WARRIOR TRANSITION UNIT  
U.S. ARMY MEDICAL DEPARTMENT ACTIVITY  
WEST POINT, NEW YORK 10996-1197

REPLY TO  
ATTENTION OF:

MCUD-WTU

14 May 2010

MEMORANDUM FOR Personnel Assigned/Attached to WTU, West Point, New York 10996

SUBJECT: Policy Memorandum #12, Bad Checks and Indebtedness

1. **Reference:** N/A
2. **Purpose:** To provide guidance for all personnel on their responsibility for their personal finances.
3. **Applicability:** This policy applies to all personnel assigned or attached within the Warrior Transition Unit.
4. **Policy:**
  - a. This command will not tolerate failure to pay financial obligations, over-extending credit, and writing bad checks. These offenses are violations of Army regulations, the Uniform Code of Military Justice, New York State law, and are prejudicial to the good order and discipline of the Army.
  - b. Preventing financial problems is a goal for the good of the Soldier as well as the unit. First line supervisors must take a proactive approach by making financial responsibility a part of their Soldiers' initial and periodic counseling.
  - c. Repeated incidents of financial irresponsibility may be the basis for administrative, non-judicial, or judicial action. These actions can include any of the following: counseling, reprimands, flags, bars to reenlistment, withdrawal of pass privileges, relief for cause, suspension of security clearances, administrative reduction for misconduct, administrative separation, summarized or formal non-judicial punishment under Article 15, or even the possibility of trial by courts-martial.
5. Take control of your finances so they do not take control of you!
6. This policy supersedes all previous policies on this subject.
7. Point of contact this policy is the undersigned at (845) 938-0264.

A handwritten signature in black ink, appearing to read "Scott M. Smiley".

SCOTT M. SMILEY  
CPT, IN  
Commanding

Distribution:  
1-1SG  
1-Ea PSG/SL  
1-Bulletin Board  
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