



Department of Defense INSTRUCTION

NUMBER 1000.11

January 16, 2009

Incorporating Change 1, Effective May 17, 2018

USD(C)

SUBJECT: Financial Institutions on DoD Installations

- References:
- (a) DoD Directive 1000.11, "Financial Institutions on DoD Installations," June 9, 2000 (hereby canceled)
 - (b) DoD Instruction 5025.01, "DoD Directives Program," October 28, 2007
 - ~~(c) DoD Directive 5118.03, "Under Secretary of Defense (Comptroller) (USD(C))/Chief Financial Officer (CFO), Department of Defense," January 6, 1997~~
 - (c) DoD Directive 5118.03, "Under Secretary of Defense (Comptroller)/Chief Financial Officer, Department of Defense (USD(C)/CFO)," April 201, 2012*
 - (d) DoD 7000.14-R, Volume 5, Chapter 34, "Department of Defense Financial Management Regulation (FMR)," November 2008
 - (e) Title 12, United States Code
 - (f) Part 230 of title 32, Code of Federal Regulations, current edition

1. PURPOSE. This Instruction:

- a. Reissues Reference (a) as a DoD Instruction in accordance with the guidance in Reference (b) and the authority in Reference (c).
- b. Updates policies and responsibilities for financial institutions that serve DoD personnel on DoD installations worldwide. Implementing guidance is located in Reference (d).
- c. Prescribes consistent arrangements for the provision of services by financial institutions among the DoD Components and requires that financial institutions operating on DoD installations provide, and are provided, support consistent with the policies stated herein.

2. APPLICABILITY. This Instruction applies to:

- a. OSD, the Military Departments, the Office of the Chairman of the Joint Chiefs of Staff and the Joint Staff, the Combatant Commands, the Office of the Inspector General of the Department of Defense, the Defense Agencies, the DoD Field Activities, and all other

organizational entities within the Department of Defense (hereafter referred to collectively as the “DoD Components”).

b. All nonappropriated fund instrumentalities, including the Military Exchange Services and morale, welfare, and recreation activities.

3. DEFINITIONS. Terms used in this Instruction are set forth in Reference (d).

4. POLICY. It is DoD policy that:

a. 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, United States Code (Reference (e)) shall be permitted to operate on a DoD installation consistent with part 230 of title 32, Code of Federal Regulations (Reference (f)).

b. Upon the request of an installation commander and with the approval of the Secretary of the Military Department concerned (or designee), duly chartered financial institutions may be authorized to provide financial services on DoD installations to enhance the morale and welfare of DoD personnel and facilitate the administration of public and quasi-public funds. Arrangement for the provision of such services shall be in accordance with this Instruction and the applicable provisions in Reference (d).

c. Financial institutions or branches thereof, shall be established on DoD installations only after approval by the Secretary of the Military Department concerned (or designee) and the appropriate regulatory agency in accordance with Reference (d).

5. RESPONSIBILITIES

a. The Under Secretary of Defense (Comptroller)/Chief Financial Officer, *Department of Defense* (USD(C)/CFO). The USD(C)/CFO shall develop policies governing establishment, operation, and termination of financial institutions on DoD installations and take final action on requests for exceptions to this Instruction.

b. Under Secretary of Defense for Acquisition, Technology, and Logistics (USD(AT&L)). The USD(AT&L) shall monitor policies and procedures governing logistical support furnished to financial institutions on DoD installations, including the use of DoD real property and equipment.

c. Under Secretary of Defense for Personnel and Readiness (USD(P&R)). The USD(P&R) shall advise the USD(C)/CFO on all aspects of on-base financial institution services that affect the morale and welfare of DoD personnel.

d. Heads of the DoD Components. The Heads of the DoD Components shall adhere to responsibilities pertaining to this Instruction and as set forth in Reference (d).

6. RELEASABILITY. ~~UNLIMITED. This Instruction is approved for public release and is available on the Internet from the DoD Issuances Web Site at <http://www.dtic.mil/whs/directives>.~~ ***Cleared for public release. This instruction is available on the Directives Division Website at <http://www.esd.whs.mil/DD/>.***

7. EFFECTIVE DATE. This Instruction is effective ~~immediately.~~ ***January 16, 2009.***



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