



DEPARTMENT OF THE NAVY
COMMANDER MILITARY SEALIFT COMMAND
914 CHARLES MORRIS CT SE
WASHINGTON NAVY YARD DC 20398-5540

REFER TO:

COMSCINST 7230.3B
N1
25 February 1999

COMSC INSTRUCTION 7230.3B

Subj: ADMINISTRATIVE PROCEDURES FOR HANDLING DIRECT DEPOSIT,
ALLOTMENTS AND U.S. SAVINGS BONDS AS APPLICABLE TO
CIVILIAN MARINE PERSONNEL

Ref: (a) DOD Financial Management Regulation Vol 8, Civilian Pay Policy and Procedure
(b) Comptroller of the Department of Defense Memorandum of 22 April 1992
(c) CMPI 553, Section 1
(d) DOD Financial Management Regulation, Vol 5, Disbursing Policy and
Procedure
(e) Title 5, Code of Federal Regulations
(f) Title 31, Code of Federal Regulations

Encl: (1) Direct Deposit of Net Wages for Civilian Mariners
(2) Sample SF 1199A for Direct Deposit
(3) Managing Civilian Marine Personnel Allotments of Pay
(4) Sample SF 1199A for Allotments to Financial Institutions
(5) Sample SF 1199A for Allotments to other than Financial Institutions
(6) Purchase of U.S. Savings Bonds

1. Purpose. To establish and promulgate guidelines for the administration of direct deposit, allotments and U.S. Savings Bonds as they pertain to civilian marine personnel.

2. Cancellation. COMSCINST 7230.3A.

3. Application. This instruction applies to all civilian marine personnel employed by Military Sealift Command (MSC).

4. Information. Afloat Personnel Management Center (APMC), as used in this instruction, is the activity employing civilian mariners and providing payroll administration for the mariners.

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5. Action

a. Requirements/guidance set forth in references (a) through (f) as well as in enclosures (1) through (6) shall be strictly adhered to and any questions that arise shall be directed to the payroll division at the APMC.

b. The APMC shall ensure that the procedures contained in this instruction are implemented at their command level.

R) 6. Forms. Direct Deposit Sign-Up Forms (SF 1199A) are available from the Deputy Disbursing Officers/Pursers on ships and the APMC and satellite offices, for mariners ashore. Masters of ships without Deputy Disbursing Officers/Pursers will maintain a supply of SF 1199A. SF 1199A is available through GSA: NSN 7540-01-058-0224 or U.S. Government Printing Office, Washington DC 20402, S/N 048-000-00363-0.

JOHN J. BEPKO, III
Deputy Commander

Distribution:

COMSCINST 5000.19

List I (Case A, B, C)

SNDL 41B (MSC Area Commanders) (LANT & PAC only) (50)
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DIRECT DEPOSITS OF NET WAGES FOR CIVILIAN MARINERS

1. Background. MSC converted its system for processing of payrolls to an enhanced payroll system called the Unified CIVMAR Payroll System (UCPS) in December of 1991. This meant that instead of each ship processing its own payroll onboard, all payrolls would be processed ashore at the Area Commands. On April 11, 1992 the Under Secretary of Defense (Comptroller) approved Direct Deposit and/or Electronic Funds Transfer (DD/EFT) as the standard method of payment within the DOD for pay of personnel.

2. Policy. The DD/EFT policy (with specific exceptions) covers all categories of DOD personnel including civilians, military, military retirees and annuitants. Additionally, references (a) and (b) require participation in DD/EFT as a reasonable condition of employment for civilians, including those who through a competitive selection are promoted or reassigned. Individuals who fail to establish a DD/EFT account or to secure a waiver from the APMC, per reference (a), will be subject to administrative action.

a. This instruction provides for DD/EFT of net wages due the mariner at the end of a pay period. Mariners required to participate in DD/EFT and who will need funds while assigned to ships can request a special payment in accordance with current instructions. Special payments against earned wages will normally be limited to one per pay period. Exceptions will be at the discretion of the Deputy Disbursing Officer and/or the Master.

b. Deputy Disbursing Officers/Pursers or others who assist mariners in setting up DD/EFT of net wages should ensure that mariners fully understand the factors defined in the preceding paragraph.

c. Special pays will not normally be available to mariners not in a shipboard assignment or on leave. Exceptions may be made, however, prior to mariners being assigned to a ship.

d. The APMC will develop and implement waiver procedures in accordance with the requirements described in reference (a).

3. Method of Initiating DD/EFT. Direct Deposit Sign-Up Form (SF 1199A) will be used to initiate a DD/EFT. The form is self explanatory, however, enclosure (2) and the following are provided for further clarification and may prove useful in some cases:

a. The term "payee," as used in Section 1, Block A, refers to the employee in that he/she is the one paid by the command. This should not be confused with the fact that a payment is being made to the financial institution.

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- b. The name of person(s) entitled to payment (Section 1, Block B) should be disregarded in this case since the DD/EFT will be for the account of the employee.
- c. The civilian mariner's social security number is entered in Section 1, Block C, for the payroll ID number.
- d. Check the appropriate block in Section 1, Block D.
- e. The corresponding account number for the block checked in Block D should be placed in Section 1, Block E.
- f. Check "Fed. Salary/Mil. Civilian Pay" for type of payment in Section 1, Block F.
- g. Block G in Section 1 is only used for allotments. If a mariner wishes to establish an allotment, refer to enclosures (3), (4) and (5) of this instruction. However, if a mariner already has an active allotment going to the same account at the same financial institution, enter "THIS ACTION REPLACES CURRENT ALLOTMENT" in this block. The allotment clerk will then cancel the allotment when the DD/EFT takes effect.
- h. The civilian mariner requesting the DD/EFT is required to sign his/her name in the block for "PAYEE/JOINT PAYEE CERTIFICATION."
- i. Signatures in the joint account holders' certification block in Section 1 are not necessary for direct deposits of a civilian mariner's net pay to his/her own account from wages earned.
- j. Section 2 should be completed before the mariner submits his/her form to the financial institution. To ensure legibility and accuracy of the agency name and address, ships are encouraged to provide rubber stamps or make typed entries in this section prior to supplying the mariner with a request form. The APMC's address should be entered in Section 2.
- k. Section 3 should be left blank for completion by the receiving financial institution.
- l. Forms may be handwritten as long as writing is legible, however, typewritten forms are preferable.

4. Submission of Direct Deposit Sign-Up Form

a. Following completion of entries to Sections 1 and 2 of SF 1199A, it will be the mariner's responsibility to deliver all copies of the form to the financial institution for completion by an authorized official. Delivery in person by the mariner is recommended to ensure that the form is filled in to the satisfaction of the financial institution; however, this will obviously not be practical for most mariners assigned to ships. Accordingly, in this circumstance all copies should be mailed to the institution. The financial institution will complete Section 3 and mail the government agency copy to the address in Section 2 as the next step to process the direct deposit if the form is not hand carried by the mariner.

b. Participating financial institutions are limited to those with routing numbers for the electronic transfer of funds through the Federal Reserve Bank Automated Clearing House FEDLINE II System. These institutions include virtually all banks, savings and loan associations and credit unions in the United States, Puerto Rico and Guam.

c. The sign-up form can be submitted at any time to initiate a DD/EFT.

d. The SF 1199A will be provided to new hires during processing to ensure sign-up for DD/EFT prior to shipboard assignment.

5. Activation of Payroll Deductions and DD/EFT

a. On receipt of a completed SF 1199A from a financial institution, the Financial Services Officer, APMC, will immediately implement data entry procedures to the payroll system to arrange for DD/EFT of net wages.

b. If practical, the first deposit will be made at the end of the pay period during which the form is received by the payroll division but no later than the following pay period.

c. At the end of each pay period, the Leave and Earnings Statement (LES) will advise each mariner of the amount of net wages paid and that this amount has been paid as a DD/EFT.

6. Cancellation of DD/EFT. The APMC will continue to process DD/EFT until cancellation instructions, as defined on the back of SF 1199A, are received by the Financial Services Officer, APMC.

MANAGING CIVILIAN MARINE PERSONNEL ALLOTMENTS OF PAY

1. Definitions. The following terms shall apply when used in this instruction.
 - a. Allotment of pay. A recurring, specified deduction from pay for a legal purpose authorized by a mariner to be paid to an allottee.
 - b. Allottee. A person or institution to whom an allotment is paid.
 - c. Allotter. The mariner from whose pay an allotment is made.
 - d. Dependent. A lawful spouse, an unmarried child under the age of 21 years, a dependent mother or father, an unmarried stepchild or adopted child under 21 years, an individual designated by the mariner as a dependent or a guardian of a dependent in official records of the command or an individual determined by COMSC to be a dependent or the guardian of a dependent.
 - e. Financial Institution. Any bank, savings bank, savings and loan association or similar institution or Federal or State chartered credit union.

2. Policy

- a. Per references (b) and (c), MSC civilian marine employees are entitled to execute allotments for the following purposes:

- (1) Support of relatives or dependents of the allotter;

- (2) Savings (the allotter's name must appear on the account to which the allotment is assigned);

(Note: Per reference (a), DD/EFT is required for allotments to a financial institution participating in the Federal Reserve System.)

- (3) Payment of commercial life insurance premiums on the life of the allotter;

- (4) Payment of U.S. Government Life Insurance or National Service Life Insurance premiums;

- (5) Voluntary liquidation of indebtedness to the U.S. Government, including voluntary payment of back taxes;

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(6) Repayment of loans obtained for the purchase of a home or automobile;

(7) Payment of certain State and District of Columbia income taxes when a mariner has a legal obligation to pay, but MSC has no legal obligation to withhold;

(8) Payment of certain city and/or local taxes when a mariner has a legal obligation to pay, but MSC has no legal obligation to withhold;

(9) Payment of labor organization dues;

(10) Charitable contributions to CFC;

(11) Purchase of Savings Bonds;

(12) Payment of dues to a professional or other association or

(13) Voluntary allotment for alimony and/or child support.

b. Allotments will not be made directly to creditors in payment of loans or debts. Exception: Allotments can be made in payment of home mortgages, automobile loans or in payment of indebtedness to the government.

c. Allotments will not be made for periods less than 3 months.

d. A mariner may execute allotments as necessary with the following restrictions:

(1) Maximum of two allotments to savings.

(2) Maximum of two allotments to dependents.

e. In order to allow for required deductions and to ensure that the mariner will have sufficient funds available for personal or emergency needs, the total amount of all allotments shall not exceed 65% of the mariner's gross base pay. The Deputy Disbursing Officer/Purser for the ship to which the mariner is assigned will be responsible for making calculations to ensure that this limit is not exceeded. If an allotment is initiated ashore, the allotment clerk will have this responsibility.

f. Allotments may be initiated, modified or canceled at any time by written direction of the mariner. It is expected that this privilege will not be abused. Allotments may be canceled by written notice of the person authorizing the initiation of an allotment. The written notice must be sent to the allotment clerk in the APMC payroll division.

Cancellation of an allotment will be effective upon receipt by the allotment clerk of the written notice. A copy of the original SF 1199A should also be included. Allotments will also be canceled if any of the criteria established by reference (a) are met.

g. Allotments will be paid once each pay period (every 14 days) on the regularly scheduled payday.

h. The APMC has the right to deny, cancel or suspend allotments or to pay amounts less than allotted, as necessary, to protect the interest of the government. (See paragraph 4 below on priorities of allotments.) Allotments vest no property rights to the allottee unless and until issued by MSC to the allottee.

3. Procedures. The Purser aboard ship, The Human Resource Officer or the Financial Service Officer at the APMC or Customer Service Units will give information and assistance to mariners concerning allotments. Allotments will be initiated using Direct Deposit Sign-Up Form (SF 1199A). The following instructions as well as enclosures (4) and (5) are provided to aid in completing the SF 1199A.

a. Use of SF 1199A for allotments to financial institutions

(1) The mariner authorizing the allotment will complete the blocks in Section 1 of the form as follows:

(a) Block A. Name, address and telephone number of the mariner. The term "payee" refers to the employee in that he/she is the one paid by the command. This should not be confused with the fact that a payment is being made to the financial institution.

(b) Block B. Name of the financial institution to which the allotment is to be paid.

(c) Block C. Social security number of the mariner.

(d) Block D. As applicable.

(e) Block E. Account number to which the allotment is to be made.

(f) Block F. Check the box for "Fed. Salary/Mil. Civilian Pay."

(g) Block G. The type of allotment, the priority (see paragraph 4 below) and the amount. Sample types will be savings, mortgage payment account, loan payment, etc.

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(h) The mariner must sign his/her name in the block for payee certification. Signatures are not required in the block for joint account holders' certification in this case.

(2) Section 2 should be completed before the mariner submits his/her form to the financial institution. To ensure legibility and accuracy of the agency name and address, Deputy Disbursing Officers/Pursers are encouraged to provide rubber stamps or make typed entries in this section prior to supplying the mariner with a request form. The APMC's address should be entered in Section 2.

(3) Following completion of entries to Sections 1 and 2 of SF 1199A, it will be the mariner's responsibility to deliver all copies of the form to the institution for completion by an authorized official. Delivery in person by the mariner is recommended to ensure that the form is filled in to the satisfaction of the institution; however, this will obviously not be practical for most mariners assigned to ships. Accordingly, in this circumstance all copies should be mailed to the institution. The financial institution will complete Section 3 and mail the government agency copy to the address in Section 2. The mariner should be given the understanding when setting up the allotment that it will not take effect until the payroll division receives the government agency copy from the financial institution.

(4) On activation of allotments to financial institutions, the payroll division will notify the mariner at his or her ship of assignment or address of record (if not assigned to a ship). This notification can be part of the payroll data message sent to the ship or in the Leave and Earnings Statement (LES) mailed to the mariner's address of record.

(5) Prior to submitting the sign-up form to the financial institution, a photocopy of the completed form should be made and given to the Deputy Disbursing Officer/Purser or other person assisting the mariner. This photocopy should be forwarded as an informational copy to the allotment clerk in the APMC payroll division.

(6) If a mariner sets up a direct deposit of net wages that will replace an allotment (see enclosure (1)), this deposit should not be misconstrued as being another allotment.

(7) Forms may be handwritten as long as writing is legible, however, typewritten forms are preferable. The Deputy Disbursing Officer/Purser or other person assisting the mariner should provide typing assistance as requested.

b. Use of SF 1199A for allotments to other than financial institutions

(1) The mariner authorizing the allotment will complete the blocks in Section 1 of the form as follows:

(a) Block A. Name, address and telephone number of the mariner. The term “payee” refers to the employee in that he/she is the one paid by the command. This should not be confused with the fact that a payment is being made to someone else.

(b) Block B. Name of a person or office to whom the payroll division is authorized to make a payment and relation, if applicable; e.g., dependent, dental plan, child support office, etc.

(c) Block C. Social Security number of the mariner.

(d) Block D. Blank.

(e) Block E. As applicable.

(f) Block F. Enter an “X” in “Other” and specify “Allotment.”

(g) Block G. The type of allotment, the priority (see paragraph 4 below) and the amount. Sample types will be: payment to dependent, dental plan, child support, etc.

(h) The mariner must sign his/her name in the block for payee certification. Signatures are not required in the block for joint account holders’ certification in this case.

(i) Section 2 should be completed before the mariner submits his/her form to the allotment clerk in the APMC payroll division. To ensure legibility and accuracy of the agency name and address, Deputy Disbursing Officers/Pursers are encouraged to provide rubber stamps or make typed entries in this section prior to supplying the mariner with a request form. The APMC’s address should be entered in Section 2.

(j) Section 3 should contain the complete name and address of the person or office to whom the allotment is to be paid.

(2) The original must be submitted at first opportunity to the allotment clerk in the APMC payroll division. One copy will be given to the mariner authorizing the allotment, one will be mailed to the allottee and one copy will be retained by the person preparing the allotment.

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(3) On activation of allotments, the payroll division will notify the mariner at his or her ship of assignment or address of record (if not assigned to a ship). This notification can be part of the payroll data message sent to the ship or in the Leave and Earnings Statement (LES) mailed to the mariner's address of record.

(4) If the data in blocks B and G of Section 1 do not clearly identify the relationship of the person or office eventually receiving the allotment and the priority of the allotment, then a clarifying notation should be added to the copy to identify such relationship, purpose and priority.

(5) To facilitate prompt activation of an allotment in cases where there may be a delay in mail service, a message may be sent by radio or cc:Mail from a mariner's ship of assignment to the APMC payroll division requesting activation of an allotment. The basic data that is essential for processing the allotment will be included in the message.

(6) The effective date for deductions for and changes to allotments will be the first day of the pay period following receipt of the SF 1199A or request message in the office of the APMC payroll director. When an allotment is canceled, the cancellation will normally be effective at the close of business on the last day of the pay period during which the cancellation is received by the APMC payroll office. A later date, ending a subsequent pay period, may be specified by the mariner canceling the allotment.

(7) Forms may be handwritten as long as writing is legible, however, typewritten forms are preferable. The Deputy Disbursing Officer/Purser or other person assisting the mariner should provide typing assistance as requested.

4. Priority of allotment payments

a. A priority will be assigned to each allotment when more than one allotment is in effect. Allotments are to be designated priority 1, 2 or 3 with "1" being the highest and "3" the lowest. In the event of a shortfall of funds, the allotment(s) with lower priority may be unpaid so that the allotment(s) with higher priority may be fully paid. Only allotments that are fully funded will be paid. Regardless of the funds available, if insufficient funds exist to pay allotments designated as "Priority 1," no other allotments will be paid.

b. Priorities will be determined by the mariner making out the allotments at the time a new allotment is established. If only one allotment is made, there will not be a need to give it a priority. However, if a second allotment is set up at a later date, the mariner should assign a priority to that second allotment and a logical assumption will then be made to give a priority to the first allotment.

c. Similarly, if two allotments have previously been established and a third is set up, then the priority given to the third allotment will determine if one or both of the previous allotments will need to be downgraded in priority.

d. The priority to be assigned to a newly created allotment using the DD/EFT system will be noted on the photocopy of the SF 1199A mailed to the allotment clerk.

DIRECT DEPOSIT SIGN-UP FORM

DIRECTIONS

- To sign up for Direct Deposit, the payee is to read the back of this form and fill in the information requested in Sections 1 and 2. Then take or mail this form to the financial institution. The financial institution will verify the information in Sections 1 and 2, and will complete Section 3. The completed form will be returned to the Government agency identified below.
- A separate form must be completed for each type of payment to be sent by Direct Deposit.
- The claim number and type of payment are printed on Government checks. (See the sample check on the back of this form.) This information is also stated on beneficiary/annuitant award letters and other documents from the Government agency.
- Payees must keep the Government agency informed of any address changes in order to receive important information about benefits and to remain qualified for payments.

SECTION 1 (TO BE COMPLETED BY PAYEE)

A NAME OF PAYEE (last, first, middle initial) PATTON, MARY S		D TYPE OF DEPOSITOR ACCOUNT <input type="checkbox"/> CHECKING <input checked="" type="checkbox"/> SAVINGS	
ADDRESS (street, route, P.O. Box, APO/FPO) 13 Pier Street		E DEPOSITOR ACCOUNT NUMBER 0 0 0 3 3 - 0 1 - 1 5	
CITY Boston	STATE MA	ZIP CODE 02128	
TELEPHONE NUMBER AREA CODE 617- 555- 1212		F TYPE OF PAYMENT (Check only one)	
B NAME OF PERSON(S) ENTITLED TO PAYMENT SEAMAN'S TRUST CO.		<input type="checkbox"/> Social Security <input type="checkbox"/> Fed. Salary/Mil. Civilian Pay <input type="checkbox"/> Supplemental Security Income <input type="checkbox"/> Mil. Active _____ <input type="checkbox"/> Railroad Retirement <input type="checkbox"/> Mil. Retire. _____ <input type="checkbox"/> Civil Service Retirement (OPM) <input type="checkbox"/> Mil. Survivor _____ <input type="checkbox"/> VA Compensation or Pension <input type="checkbox"/> Other _____ (specify)	
C CLAIM OR PAYROLL ID NUMBER Prefix 987- 65- 4321 Suffix		G THIS BOX FOR ALLOTMENT OF PAYMENT ONLY (if applicable)	
PAYEE/JOINT PAYEE CERTIFICATION I certify that I am entitled to the payment identified above, and that I have read and understood the back of this form. In signing this form, I authorize my payment to be sent to the financial institution named below to be deposited to the designated account.		JOINT ACCOUNT HOLDERS' CERTIFICATION (optional) I certify that I have read and understood the back of this form, including the SPECIAL NOTICE TO JOINT ACCOUNT HOLDERS.	
		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">TYPE SAVINGS/PRIORITY</td> <td style="width: 50%;">AMOUNT \$400.00</td> </tr> </table>	
TYPE SAVINGS/PRIORITY	AMOUNT \$400.00		
SIGNATURE Mary S. Patton	DATE 9 Φυλψ 97	SIGNATURE	DATE
SIGNATURE	DATE	SIGNATURE	DATE

SECTION 2 (TO BE COMPLETED BY PAYEE OR FINANCIAL INSTITUTION)

GOVERNMENT AGENCY NAME AFLOAT PERSONNEL MANAGEMENT COMMAND	GOVERNMENT AGENCY ADDRESS P.O. BOX 120 VIRGINIA BEACH VA 23458-0120
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SECTION 3 (TO BE COMPLETED BY FINANCIAL INSTITUTION)

NAME AND ADDRESS OF FINANCIAL INSTITUTION	ROUTING NUMBER <table style="width: 100%; text-align: center;"> <tr> <td style="border: 1px solid black; width: 25px; height: 25px;"> </td> <td style="border: 1px solid black; width: 25px; height: 25px;"> </td> <td style="border: 1px solid black; width: 25px; height: 25px;"> </td> <td style="border: 1px solid black; width: 25px; height: 25px;"> </td> <td style="border: 1px solid black; width: 25px; height: 25px;"> </td> <td style="border: 1px solid black; width: 25px; height: 25px;"> </td> <td style="border: 1px solid black; width: 25px; height: 25px;"> </td> <td style="border: 1px solid black; width: 25px; height: 25px;"> </td> <td style="border: 1px solid black; width: 25px; height: 25px;"> </td> <td style="border: 1px solid black; width: 25px; height: 25px;"> </td> <td style="border: 1px solid black; width: 25px; height: 25px;"> </td> </tr> </table>											
CHECK DIGIT <table style="width: 25px; text-align: center;"> <tr> <td style="border: 1px solid black; width: 25px; height: 25px;"> </td> </tr> </table>												
DEPOSITOR ACCOUNT TITLE												
FINANCIAL INSTITUTION CERTIFICATION I confirm the identity of the above-named payee(s) and the account number and title. As representative of the above-named financial institution, I certify that the financial institution agrees to receive and deposit the payment identified above in accordance with 31 CFR Parts 240, 209, and 210.												
PRINT OR TYPE REPRESENTATIVE'S NAME	SIGNATURE OF REPRESENTATIVE	TELEPHONE NUMBER	DATE									

Financial institutions should refer to the GREEN BOOK for further instructions.
THE FINANCIAL INSTITUTION SHOULD MAIL THE COMPLETED FORM TO THE GOVERNMENT AGENCY IDENTIFIED ABOVE.

PURCHASE OF U.S. SAVINGS BONDS

1. Policy. Per reference (d), civilian marine personnel may purchase U.S. Series EE Savings Bonds through payroll deduction.

2. Procedures. A Purchase and Request for Change, United States Series EE Savings Bond (SBD Form 1928) is used to authorize payroll deductions for the purchase of a savings bond. Deductions must remain in effect for a minimum of 90 days but may be canceled anytime after the minimum period.
 - a. SBD Form 2104 may be submitted at any time to start, modify or cancel savings bond purchases.

 - b. On completion of all required entries, the form should be mailed at the first opportunity to the APMC's payroll office.

 - c. The Financial Services Officer, APMC will initiate action to make the specified payroll deduction no later than the first pay period following receipt of the authorization form.

 - d. Bonds sold through payroll savings plans are available in six denominations: \$100, \$200, \$500 and \$1,000. Purchase price is fifty percent (50%) of face value. Purchase price for each bond requested will be paid in full each pay period.

 - e. Mariners should be advised when completing the form that care must be exercised when checking the co-owner or beneficiary block at the bottom of the face of the form. If the beneficiary is checked, only the named beneficiary will be able to cash in the bond in the event of the bond owner's death. This could present a problem especially if a minor child were to be named as beneficiary.

 - f. Bonds will be mailed by the Federal Reserve Bank to the address indicated on the application form when purchase price is paid. Mailing will occur once each pay period.

 - g. All ships will maintain a supply of informational brochures onboard to provide mariners with information pertaining to these savings bonds. Ships, as well as individual mariners, may obtain brochures from the APMC.