BENEFITS OF AN ON-BASE BANK

**Full Service**
Military banks do not limit their services to their customers; they provide services to customers and non-customers in the military communities they serve.

**Partnership**
On-base banks partner with the command and the military communities they serve by providing financial services and sponsoring community activities and programs.

**Financial Education**
Military Banks are committed in their operating agreements to provide financial education to all base personnel and family members. This benefit is particularly important as Congress redefines the military compensation and retirement benefits.

**Responsible Lending**
On-base banks engage in responsible lending by helping qualified service members and their families bridge occasional gaps between paychecks. As alternatives to predatory lending often available outside the installation’s main gate, military banks offer loans at reasonable prices and employ lending practices designed to improve borrower credit.

**Choice**
All on-base banks provide military members, civilian employees, and their families a choice of financial service providers without requiring them to leave the base. This choice results in a healthy competition through increased availability of products and services, improved delivery methods, and more favorable prices.

**Command Support**
Most military banks are participants in the Treasury General Account program, through which they provide financial services to federal entities on the installation. These banks also store cash, thereby eliminating the need for on-base entities to transport their finds off-base.

**Convenience**
Some military banks are located inside the Military Exchanges and offer financial services during Exchange operating hours. Most on-base banks manage ATM machines that provide access to cash 24 hours a day, 7 days a week.

**Support to the Mission**
Commercial, nonprofit, and other on-base accounts can be maintained at military banks. Alternatives such as personnel traveling off-base to perform these financial tasks potential adversely impact their unit’s mission.

**Expeditionary**
Military banks service where our military serves. Whether thought on-base banks in the United States or abroad or thought electronic bank networks, like the Armed Forces Financial Network (AFFN), military banks provide military members access to their money wherever they are assigned or deployed.

**AMBA held its 2016 Workshop in Middleburg, Virginia August 28 – 31, 2016**
In two full days of the Workshop program, attendees heard from 31 speakers ranging from government and regulatory officials to military and veteran non-profit organizations.

One attendee described his thoughts about the Workshop: “I truly enjoyed the learning environment, the quality of the presentations, and the friendly atmosphere. I can see why the meetings are so well attended.”

This year’s Workshop offered 10 hours of CEUs for those with the Accredited Financial Counselor (AFC) with the AFCPE. These credits were also accepted by the DoD Financial Manager (FM) Certification.

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