

COAST GUARD MUTUAL ASSISTANCE



Operating Manual

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The following is a list of the effective pages of the CGMA Manual released in March 2004. This Manual was last updated in Aug 2007.

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Preface

Purpose

This Manual provides policies, procedures, requirements and responsibilities necessary for conducting Coast Guard Mutual Assistance activities. To ensure uniform, consistent customer service to our clients, everyone involved with Coast Guard Mutual Assistance is to follow these policies and procedures when assisting our clients.

These policies and procedures become effective upon receipt and supersede any previously published information.

Manual Organization

Material in this manual is organized by chapter, section, paragraph and subparagraph.

Reference to information contained in 3-C-2.a would indicate:

Chapter 3
Section C
Paragraph 2
Subparagraph a

Distribution

This Manual is prepared and distributed by Coast Guard Mutual Assistance.

Contacting CGMA Headquarters (CGMA-HQ)

Regional Directors and Representatives are encouraged to contact CGMA Headquarters for guidance or assistance needed regarding the content of this manual, other CGMA instructions, or when providing assistance. Information concerning CGMA-HQ is contained in paragraph 2-D-2 of this manual.



“We Look After Our Own”

- **Senior Financial Assistant:**  (202) 493–6627

Contact for questions and/or comments concerning collection agency actions, final active duty repayment, past due accounts, refunds, other society loans, and general account management.

- **Financial Assistant:**  (202) 493–6636

Contact for questions and/or comments concerning allotment and cash repayments, CGMA-CMP user names, passwords, and general questions.

- **Client Services Specialist:**  (202) 493–6664

Contact for questions and/or comments concerning the annual campaign, education assistance programs, and respite care processing.

- **Administrative Assistant:**  (202) 493–6621

Contact for questions and/or comments concerning general office procedures, correspondence, file and mail management and to request forms and publications.

The following point of contact has been established for the CGMA Layette Program.

Kids Wear of Nordstrom:  Angela.Breslin@nordstrom.com

AFAS or NMCRS Layette: Active Duty members, including active duty members E-4 or above, may receive a layette by attending an Air Force Aid Society (AFAS) "Bundles for Babies" class or a Navy-Marine Corps Relief Society (NMCRS) "Budgeting for Babies" class.

Children: Children who are considered dependent children of the CGMA client are eligible for this program. This includes natural or adopted children, as well as stepchildren.

CGMA clients who are currently delinquent in repaying any CGMA loan or appear on the CGMA Restricted List are not eligible for assistance.

c. Procedures - CGMA Layette

Client: To request a CGMA layette package, eligible CGMA clients must:

- Complete the top sections, up to and including the block "Reason for Request", of a CGMA Application for Assistance (CGMA Form 5).
- In the block "Reason for Request", the client must:
 - Request a CGMA Layette.
 - Indicate the sex of the child or children.
 - Indicate which layette size (6 or 12 month child) they wish to receive.
 - Provide a mailing address where the layette is to be sent.
 - State that they have not received, nor will they receive a layette from the AFAS or NMCRS.
- Attach a copy of the child's birth certificate or final adoption papers. In the case of multiple births (or adoptions) a copy of each child's birth certificate is required. A layette will be sent for each child.
- Military members must also attach a copy of a completed Application for Uniformed Services Identification Card DEERS Enrollment (DD 1172).

CGMA Representative: Upon receipt of an application and appropriate documentation, the CGMA Representative, will:

- Send an e-mail to Kids Wear of Nordstrom, with a copy to the CGMA-HQ Financial Assistant (see paragraph 2-D-2 for Nordstrom and CGMA-HQ contact information), with the following information:

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A. Record Keeping Requirements

The purpose of this section is to provide a uniform system for maintaining and disposing of Coast Guard Mutual Assistance administrative and financial material.

1. CGMA Reference Material

Access to Coast Guard Mutual Assistance reference materials, manuals, publications, brochures, and Board of Control Minutes, is to be made available to all individuals.

CGMA-HQ will develop and make available the following materials to each Representative. Representatives will be responsible for reviewing the material and making it available as needed.

- CGMA Manual (CGMA Web Site).
- CGMA Annual Report (Mailed Annually).
- CGMA Information Brochure (Mailed as Needed).
- Active Loan List (CMP).
- Assistance Summary Report (CMP).
- Restricted List (E-mailed Monthly).
- List of RD's, REP's and ASST Rep's (E-mailed Monthly).

2. Unit Files

Coast Guard Mutual Assistance applications, documents, records, files, forms, reports and correspondence, shall be maintained separately from other files at the unit. At a minimum, the following items are to be retained within the unit's CGMA files.

- Appointment Letter for the Representative and each Assistant Representative.
- A copy of the latest Bank of America - Bank Signature Card signed by every person at the unit with CGMA check signing authority.
- Each CGMA-HQ letter assigning checks (CGMA Form 52) to the unit.
- All MLC Compliance, relief and special audits, conducted.

- All requests to convert a loan into a grant.
- Regional Directors are to keep a copy of each request for assistance forwarded to them for approval. (Representatives processing the requests are to maintain a case file for each request.)
- Any documentation pertinent to the administration of Coast Guard Mutual Assistance, such as CGMA-HQ e-mails and periodic tips.

3. Case Files

All documents and information regarding an applicant is considered privileged information and shall be handled accordingly. No CGMA correspondence or loan records will be placed in official Coast Guard personnel files of an individual applying for, or receiving, CGMA assistance. (See section 1-H for additional information concerning CGMA's confidentiality policy.)

There are two basic methods for maintaining case files. Although the first method is preferred, both are acceptable. Representatives must decide which method will best suit their record keeping needs.

- A separate folder may be created for each case. All documents relating to the case will be placed into the file. The folder is to be marked with the client's name, SSN (and/or EMPL ID) and date. These folders will be maintained in alphabetical order by last name. Or
- All documents relating to each case are attached directly to the unit's copy of the CGMA Check (CGMA Form 52) issued to an individual. These documents will be filed in check number sequence.

Regardless of the method chosen, at a minimum, the following items are to be kept with each case:

- The original CGMA Application for Assistance (CGMA Form 5) or Supplemental Education Grant (SEG) Application (CGMA Form 10) for every request received, including requests that were denied and those sent to Regional Directors for approval.
- The original bottom section of each CGMA Check (CGMA Form 52) issued. (Do not destroy any checks, unless directed by CGMA-HQ. When voiding a check, keep the bottom section of the check in the unit files and forward the top section of the check to CGMA-HQ.)
- Supporting documents, including copies of bills, estimates for repairs, Consumer Credit Counseling Service recommendations, HUD Form 1,

Regional Director's endorsement when appropriate and other related documentation.

- Power of Attorney, Pre-Authorization Form, or statement of sponsor's consent when providing assistance to family members.

4. Disposal of Records

Except as noted below, all CGMA administrative and financial records, including individual case files, may be disposed of four years after the date of preparation.

The following may be disposed of upon receipt of the replacement item:

- Restricted List
- CGMA Annual Report
- CGMA Information Brochure
- List of Representatives and Assistant Representatives by Region

Unused Powers of Attorney and Pre-Authorization Forms may be disposed of once their expiration date has passed. Powers of Attorney and Pre-Authorization Forms that were used when providing assistance are to be attached to, and disposed with, the case file.

Note: CGMA Checks (CGMA Form 52) must not be discarded or destroyed, unless directed by CGMA-HQ.

B. Audits

The objectives of an audit are to confirm that the activities of the CGMA account being audited are effectively administered and that internal control measures are adequate.

1. Relief Audit

A Relief Audit is to be conducted every time a CGMA Representative or Assistant Representative is relieved, or assigned.

When possible, the incoming and outgoing CGMA Representatives or Assistant Representatives will conduct the Relief Audit simultaneously and are to complete and sign a Relief of CGMA Representative or Assistant Representative Audit Form (CGMA Form 21).

If it is not possible to conduct the audit simultaneously, the incoming Representative or Assistant Representative will complete the audit and indicate on the Relief of CGMA Representative or Assistant Representative Audit Form (CGMA Form 21) that the outgoing Representative or Assistant Representative was not available.

The distribution of the completed Relief of CGMA Representative or Assistant Representative Audit Form (CGMA Form 21), along with any comments, explanatory notes or description of actions taken to correct any discrepancies, will be as follows:

- In the case of a Representative being relieved.
 - Original to appropriate Regional Director.
 - Copy retained by Incoming Representative.
 - Copy retained by Outgoing Representative.
 - Copy retained in unit's CGMA files.

- In the case of an Assistant Representative being relieved.
 - Original to the unit's Representative.
 - Copy retained by Incoming Assistant Representative.
 - Copy retained by Outgoing Assistant Representative.
 - Copy retained in unit's CGMA files.

2. Special Audits

The Board of Control, CGMA-HQ, Regional Directors and Representatives may require that a Special Audit be conducted at any time the conditions warrant.

C. Forms

1. General

The following forms have been adopted for use by CGMA:

CGMA 5	CGMA Application for Assistance
CGMA 6	CGMA Application for Disaster Assistance
CGMA 6a	CGMA Application for Conversion of Disaster Loan into a Grant
CGMA 8	Application for CGMA Stafford/PLUS Loan Origination Fee Refund
CGMA 10	Application for CGMA Supplemental Education Grant (SEG)
CGMA 15	CGMA Budget Form
CGMA 16	Pre-Authorization Form
CGMA 17	CGMA Disapproval/Appeal Statement
CGMA 20	CGMA Representative Information and Certification Form
CGMA 20a	CGMA Assistant Representative Information and Certification Form
CGMA 21	Relief of Representative or Assistant Representative Audit Form
CGMA 22	CGMA Letter of Introduction
CGMA 22a	CGMA Program Overview and Guideline
CGMA 22b	NFCC Letter of Understanding
CGMA 22c	Counselor Recommendation Form
CGMA 41	Cash Contribution Form
CGMA 42	Memorial Contribution Form
CGMA 43	Active Duty Contribution Allotment Authorization Form
CGMA 44	Civilian Employee Contribution Allotment Authorization Form
CGMA 45	Retired Contribution Allotment Authorization Form
CGMA 46	Credit Card Contribution Form
CGMA 47	Securities Contribution Form
CGMA 52	CGMA Check
DD 2558	Authorization to Start, Stop or Change an Allotment (For use when providing assistance to DOD members)
HUD-1	Settlement Statement
NSB 00-35-0809	Bank of America Corporate Signature Card

See appendix C for a copy of each of these forms.

2. Campaign Forms

In addition to the forms listed above, CGMA-HQ will prepare and distribute forms necessary to conduct the annual fundraising campaign. These forms will be sent directly to each Representative site and made available on the CGMA-HQ website (www.cgmahq.org) each year prior to the campaign.

3. Accountable Forms and Security

CGMA Checks (CGMA Form-52) are accountable and must be safeguarded at all times. At a minimum, these forms must be kept in a locked drawer or cabinet with access limited to authorized CGMA Representatives and Assistance Representatives.

An audit is to be conducted to account for all of the unit's CGMA Checks (CGMA Form 52) each time a unit's Representative or Assistant Representative changes (sealed packages do not have to be opened for this purpose). Units issuing a large volume of CGMA assistance and units having several Assistant Representatives may consider developing a log file to record each CGMA Check issued to help facilitate the audit process.

Missing CGMA Checks (CGMA Form 52) must be reported to the CGMA-HQ Executive Director, Director of Administration or Director of Finance as soon as the loss is discovered. (See paragraph 2-D-2 for CGMA-HQ contact information.)

4. Obtaining Forms

Non-Accountable Forms: are available to download from the CGMA website www.cgmahq.org. (Locate the download version of the CGMA Manual, from the List of Forms that may be Individually Downloaded, select the desired form.) CGMA forms may also be obtained by contacting the CGMA-HQ Administrative Assistant or Director of Administration. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Accountable Forms: The following procedures have been established to obtain CGMA Checks (CGMA Form 52)

CGMA-HQ will automatically distribute checks to a location when the CGMA-CMP program indicates that the level of checks on hand at that location is 25 or less.

CGMA-HQ will send the checks to Representatives via secure shipping methods. A letter for the assignment and receipt of the checks will accompany the checks.

Representatives are responsible for verifying that the checks arrived intact (sealed packages do not have to be opened for this purpose). The Representative is to complete the receipt portion of the letter and return it to CGMA-HQ, retaining a copy in their CGMA Unit File. See section C, above, for additional information concerning accountability and security of CGMA Checks (CGMA Form 52).

Note: Representatives anticipating a need for checks in addition to those automatically provided by CGMA-HQ are to contact the CGMA-HQ Administrative Assistant or Director of Administration. (See paragraph 2-D-2 for CGMA-HQ contact information.)

5. Reproducing Forms

With the exception of CGMA Checks (CGMA Form 52), all forms should be reproduced locally.

D. Reports

Each month, CGMA-HQ prepares and delivers via e-mail (or makes available electronically) a variety of reports concerning CGMA activities to each Regional Director and Representative, including:

- Active Loan List (Available in CMP).
- Assistance Summary Report (Available in CMP).
- Restricted List (Delivered via e-mail).
- Board of Control Minutes (Delivered via e-mail).
- List of Representatives and Assistant Representatives by Region (Delivered via e-mail).

Representatives and Assistant Representatives are expected to review each report to determine what, if any, actions are required and take those actions as necessary. A brief summary of each report follows.

1. Active Loan List

The Active Loan List contains account information for all clients who currently reside within a Representative's Area of Responsibility (AOR), who have an outstanding loan balance, regardless of where the assistance was originally provided.

The Active Loan List provides:

- Last Loan Date
- Last Loan Amount
- Last Payment Date
- Last Payment Amount
- Current Outstanding Loan Balance
- Client Type

Prior to providing assistance, Representatives are to review the Active Loan List (and the Restricted List if providing assistance offline) to determine the approval authority necessary to provide assistance. (See section 4-C for additional information concerning Regional Director and Representative Approval Authority.)

The Active Loan List is updated on a monthly basis:

CGMA-HQ will automatically update the Active Loan List for active duty members as they are transferred from the AOR of one Representative to that of another Representative, by removing their account information from the former Representative's Active Loan List and placing it on the Active Loan List of the Representative at their new location.

- Representatives may request changes in the Active Loan List for other clients who are no longer in their AOR by contacting the CGMA-HQ Director of Finance or a Financial Assistant, to have the information transferred to the Active Loan List for the client's new location. (See paragraph 2-D-2 for CGMA-HQ contact information.)

2. Assistance Summary Report

This report shows all of the CGMA assistance (loans and grants) provided by each CGMA location and by CGMA Region for the current month and Year-to-Date (YTD).

The information on the Assistance Summary Report is very useful to answer the question, "How much assistance does CGMA provide to people in the local area?" Reporting options are as follows:

- CATEGORY – The reason clients need assistance. This shows the number of CGMA checks issued by the category of assistance.
- CAUSE – The reasons clients do not have personal funds available to meet the current financial need.
- DISBURSEMENT – Shows the breakdown between Loans, Personal Grants and SEG.
- BRANCH – Shows the breakdown between Coast Guard clients and clients assisted from the other branches of the Armed Forces.
- TYPE – Shows the breakdown of total assistance by client type.
- RANK – Shows the breakdown of total assistance by pay grade/rank.
- TYPE-LOAN – Shows the breakdown of total loans by client type.
- TYPE-P.GRANT – Shows the breakdown of total personal grants by client type.
- TYPE-SEG – Shows the breakdown of total SEG by client type.

3. Restricted List

CGMA maintains a list of clients who are restricted from receiving assistance without approval by CGMA-HQ. The individuals on the Restricted List have defaulted on their CGMA loan(s) and have failed to respond to CGMA's attempts to reestablish loan payments. Therefore, CGMA-HQ has declared their account uncollectible, added them to the CGMA Restricted List, and may have turned their account over to a collection agency.

Representatives are not authorized to provide assistance to any client on the Restricted List or otherwise restricted in CMP, without authorization from CGMA-HQ. If the client's account is restricted contact CGMA-HQ.

Note: If CGMA-HQ cannot be contacted in time critical situations, Regional Directors may approve emergency assistance, as defined in paragraph 3-C-2, for clients on the restricted list, in extenuating circumstances for bona fide emergencies. This does not include "emergency in the mind of the client". If assistance is approved under these conditions, the check must be prepared offline (manually) and CGMA-HQ must be contacted as soon thereafter as possible.

See section 5-D for additional information concerning uncollectible loans and the CGMA Restricted List, including how and when clients are placed on the list and how they may be removed from the list.

4. Board of Control Minutes

The Minutes from the Board of Control meetings are the official records of the Board's actions. Minutes for the past 12 months are available on the CGMA website www.cgmahq.org. The minutes of each Board meeting are posted upon approval by the Board at a subsequent monthly meeting. They contain information concerning Board activities, including cases reviewed by the Board, items under review, old and new business, policy and procedures changes, and other issues concerning CGMA. The minutes are a good barometer of action issues within CGMA and should be reviewed routinely by everyone associated with CGMA.

5. List of Representatives and Assistant Representatives by Region

This report lists the CGMA Representative for each CGMA Location, along with any Assistant Representatives that may be designated. Locations are listed by CGMA Regions.

- Representatives are to review this report upon receipt to verify its accuracy.

- Contact CGMA-HQ if changes are needed. Negative reports are not required. (See paragraph 2-D-2 for CGMA-HQ contact information.)

E. Credit Reports

Due to the financial nature of assistance provided by CGMA, there are times that CGMA must obtain information concerning CGMA clients from credit bureaus and other external sources. Because personal financial information is sensitive in nature, CGMA must ensure that only individuals with a need to know have access to the information. (See section 1-H for additional information concerning CGMA's confidentiality policies.)

The client's authorization to obtain credit information is contained on the signed CGMA Application for Assistance (CGMA Form 5).

1. Purposes of Obtaining Credit Reports

CGMA may contact credit bureaus, and other sources, for the purposes of obtaining financial, address and telephone information concerning CGMA clients. This action may be taken:

- a. When it is deemed necessary to process requests for financial assistance. The information obtained may be used to:
 - Review and verify the financial data provided by the CGMA client at the time assistance is requested. (Misstatements on requests for assistance may be grounds for denial of assistance.)
 - Aid in the decision to approve or deny a request for financial assistance.
- b. When a client's CGMA account becomes delinquent, the information obtained may be used to notify the client that their CGMA account is delinquent, attempt to arrange for repayment prior to sending their account to a collection agency, and update CGMA files.

2. Policy

- a. The Executive Director, Director of Finance and Director of Administration have the authority to obtain credit data when deemed necessary under the following conditions:
 - When cases are forwarded to the Board of Control for determination.
 - When requested by Regional Directors and Representatives, for applicable cases processed locally.
- b. When a client's CGMA account becomes delinquent. Additional address and telephone information may be requested and obtained after the following actions have been taken:

- A Delinquency Report has been sent to the proper CGMA Representative requesting updated client information, and
 - No data was received from the Representative. Or
 - The data received was not accurate or usable.
- A delinquency letter was sent to the client using the address in their CGMA file, and
 - The letter was returned as undeliverable. Or
 - No reply was received from the client.

3. Restrictions

Credit data will be provided to the entire Board of Control only when it is deemed necessary for the proper consideration of cases forwarded for their determination.

Specific credit data will not be provided to the Regional Directors or Representatives. When Regional Directors and Representatives request credit data, the Executive Director, Director of Finance or Director of Administration will obtain the credit data and compare the credit data with the information supplied on the client's application for financial assistance. Summary information will be provided directly to the Regional Director or Representative, stating whether or not the data on the credit report and the client's application are in consonance. Regional Directors and Representatives may forward cases to the Board of Control if additional review is necessary.

Except as previously noted, data obtained will not be shared with other people or organizations.

Clients who have been denied assistance based on information contained in credit reports obtained by CGMA may be given a copy of the report upon request.

No other use of the data is authorized.

4. Obtaining Credit Reports

Regional Directors and Representatives must contact the CGMA-HQ Executive Director, Director of Finance or Director of Administration to request credit summary information on a case-by-case basis, when a client requests financial assistance from CGMA and the case will be processed locally. (See paragraph 2-D-2 for CGMA-HQ contact information.) CGMA-HQ will provide summary information to the Regional Director or Representative.

CGMA-HQ will provide credit reports to the Mutual Assistance Committee or the Board of Control for cases forwarded to the Board for determination, when applicable.

The following information is necessary when requesting a credit report:

- Client's full name.
- Client's social security number.
- Client's current address.
- Indebtedness information provided on the client's application for assistance.

F. Additional Information

Questions, comments and recommendations concerning this chapter should be directed to the CGMA-HQ Executive Director, Director of Administration or Director of Finance. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Locations of CGMA Regional Directors and Representatives**A. ACADEMY – Regional Director**

1. Academy
2. USCGC EAGLE

B. ATC MOBILE – Regional Director

1. ATC Mobile
2. Sector Mobile

C. DISTRICT 14 – Regional Director

1. Air Station Barbers Point
2. District Fourteen
3. ISC Honolulu
4. Sector Guam
5. USCGC JARVIS
6. USCGC RUSH

D. HEADQUARTERS SUPPORT COMMAND – Regional Director

1. Headquarters Support Command
2. National Pollution Fund Center
3. National Vessel Documentation Center
4. TISCOM

E. ISC ALAMEDA – Regional Director

1. Air Station Sacramento
2. Air Station San Francisco
3. ISC Alameda
4. Sector/Air Station Humboldt Bay
5. Sector San Francisco
6. USCGC BERTHOLF
7. USCGC BOUTWELL
8. USCGC MORGENTHAU
9. USCGC MUNRO
10. USCGC SHERMAN

M. ISC SAN PEDRO – Regional Director

1. Air Station Los Angeles
2. ISC San Pedro
3. Sector LA/LB
4. Sector San Diego
5. Station Channel Island
6. USCGC CHASE
7. USCGC HAMILTON

N. ISC SEATTLE – Regional Director

1. Group Astoria
2. Group/Air Station Port Angeles
3. ISC Seattle
4. Sector/Air Station North Bend
5. Sector Portland OR
6. Sector Seattle
7. Station Chetco River
8. Station Yaquina Bay
9. USCGC ACTIVE
10. USCGC ALERT
11. USCGC HEALY
12. USCGC MELLON
13. USCGC MIDGETT
14. USCGC POLAR SEA
15. USCGC STEADFAST

O. ISC ST. LOUIS – Regional Director

1. Institute
2. ISC St. Louis
3. MSU Huntington
4. MSU Paducah
5. MSU Pittsburgh
6. PSC
7. Sector Lower Mississippi
8. Sector Ohio Valley
9. Sector Upper Mississippi

P. MLC ATLANTIC – Regional Director

1. MLC (Atlantic)