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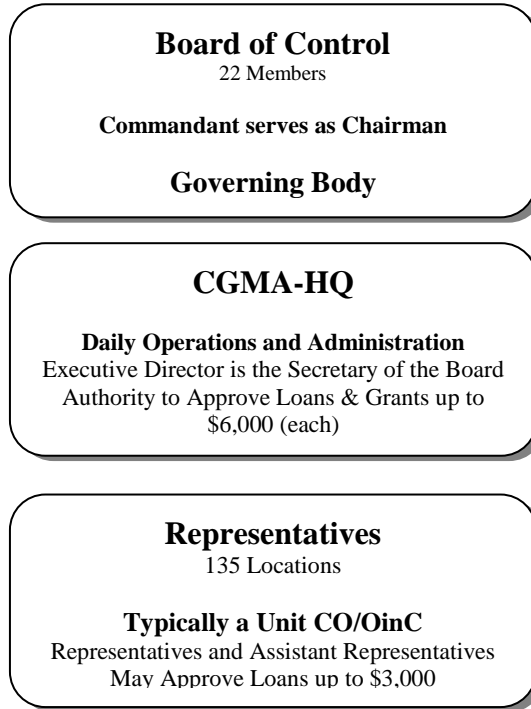
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A. Introduction

Coast Guard Mutual Assistance (CGMA) is a private, non-profit organization governed by the Board of Control and operated by CGMA-HQ staff and CGMA Representatives.



B. Relationship with the U.S. Coast Guard

Recognized as the official Military Aid Society for the U.S. Coast Guard, CGMA maintains a unique relationship with the U.S. Coast Guard.

While CGMA maintains a small Headquarters in Arlington, VA, active duty members and civilian employees located throughout the U.S. Coast Guard, conduct the vast majority of assistance work on a decentralized basis.

CGMA provides a valuable resource to the U.S. Coast Guard by relieving the distress of eligible personnel and their families through financial aid to meet emergency, housing, medical and educational needs.

Recognizing the valuable services provided by CGMA, the U.S. Coast Guard supports the organization by providing manpower and reasonable logistics support to aid it in carrying out its mission.

C. Board of Control

1. General

The Board of Control (BOC), located at Coast Guard Headquarters in Washington, DC, is the governing body of Coast Guard Mutual Assistance. The Board is comprised of both ex officio and elected members.

- The Commandant of the U.S. Coast Guard, who serves as the Chairman of Coast Guard Mutual Assistance, along with the Assistant Commandant for Human Resources, the Master Chief Petty Officer of the Coast Guard and the Executive Director are ex officio members of the Board
- Other members are elected to ensure the membership of the BOC represents all segments of the Coast Guard family

Board of Control members are expected to actively participate on the Board and serve on Board Committees that assists the Board in carrying out its responsibilities. Members are generally elected from among individuals in the greater Washington, DC area.

2. Officers

There are five officers of the Board:

- Chairman (ex officio)
- President (ex officio)
- Vice President (elected from among Board members)
- Secretary (ex officio)
- Treasurer (elected from among board members)

3. Responsibilities

Responsibilities of the Board of Control include:

- Providing oversight of the organization
- Reviewing and developing policies
- Reviewing and developing programs
- Reviewing cases exceeding the established limit of the Executive Director
- Reviewing appealed cases

- Reviewing cases that may establish precedent or require an exception to policy

Specific information concerning the Board of Control is contained in appendix B - CGMA Bylaws.

4. Contacting the Board of Control

Mail to the Coast Guard Mutual Assistance Board of Control should be sent to:

Coast Guard Mutual Assistance
US Coast Guard Mail Stop 7180
4200 Wilson Blvd., Suite 610
Arlington, VA 20598-7180

D. CGMA-HQ

1. General

Headed by the Executive Director, the staff of Coast Guard Mutual Assistance Headquarters (CGMA-HQ), located in Arlington, VA, is tasked with carrying out policies established by the Board of Control and conducting daily operations of CGMA.

CGMA-HQ staff will promote, manage, supervise and direct all activities of CGMA under the policy guidance of the Board of Control:

- Supervise all functions and operations of CGMA
- Establish procedures to safeguard funds received, and ensure that funds are collected, invested, allocated, disbursed, and audited in accordance with policies approved by the Board of Control
- Develop and maintain financial and operating relations with other Military Aid Societies (MAS) and the American Red Cross
- Establish and maintain administrative and accounting procedures and records
- Contact and correspond directly with Representatives on CGMA matters
- Prepare and distribute the CGMA Annual Report
- Prepare and distribute material to conduct the CGMA Annual Fundraising Campaign
- Review all approved cases for consistency and compliance with CGMA policy. Send notices of discrepancies noted to Representatives
- Provide pertinent data about CGMA to the Board of Control and Representatives
- Develop and maintain systems to conduct CGMA activities
- Develop and maintain the official CGMA website (www.cgmahq.org)
- Develop, stock, and distribute CGMA forms and publications
- Assist the Board of Control, Representatives and CGMA clients as necessary

Additional information concerning CGMA-HQ staff employees is contained in appendix B - CGMA Bylaws.

2. Contacting CGMA-HQ

Mail to Coast Guard Mutual Assistance Headquarters should be sent to:

Coast Guard Mutual Assistance
US Coast Guard Mail Stop 7180
4200 Wilson Blvd., Suite 610
Arlington, VA 20598-7180

Email to Coast Guard Mutual Assistance Headquarters should be sent to:

ARL-DG-CGMA@uscg.mil

Individuals may also call CGMA-HQ toll free 📞 1 (800) 881-2462.

The following are Points of Contact located at Coast Guard Mutual Assistance Headquarters.

- **Executive Director:** 📞 (202) 493-6622

Contact for questions and/or comments concerning the overall management of CGMA, CGMA-HQ personnel matters, CGMA Website, Board of Control, other general questions or comments concerning CGMA.

- **Director of Finance:** 📞 (202) 493-6685

Contact for questions and/or comments concerning the overall financial operations of CGMA, financial reports, restricted list, CGMA-CMP.

- **Director of Administration:** 📞 (202) 493-6624

- Contact for questions and/or comments concerning the overall administrative operations of CGMA, education grants and loans, CGMA Manual, correspondence reports, fundraising campaign.

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

Contact for questions and/or comments concerning repayments, refunds, 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.

E. Executive Director

The Board has empowered the Executive Director to act as the next higher level of authority above Representatives.

1. Responsibilities of the Executive Director

The fiscal administration of Coast Guard Mutual Assistance shall be under the general supervision of the Executive Director. In addition to the duties and responsibilities prescribed elsewhere, the Executive Director shall:

- a. Promote, manage, supervise, and direct all CGMA activities under the policy guidance of the Board of Control. (See appendix D for a list of Locations of Representatives.)
- b. Act in conformity with the Bylaws, directives, publications, policies and procedures of Coast Guard Mutual Assistance as established by the Board of Control.
- c. Ensure that assistance is available to all eligible personnel.
- d. Administer Coast Guard Mutual Assistance programs through various Coast Guard personnel designated as Coast Guard Mutual Assistance Representatives.
- e. Safeguard CGMA funds and have the fiduciary responsibility for their receipt and expenditures.
- f. Keep all personnel fully informed as to the assistance offered by CGMA.
- g. Appoint a sufficient number of Representatives to serve the CGMA needs of all personnel. It is intended that there be sufficient Representatives to ensure that every person in the Coast Guard has ready access to Coast Guard Mutual Assistance. (See section 2-G for additional information concerning establishing or disestablishing a CGMA Location.)
- h. Prepare appointment letters for Representatives.
- i. Assist the BOC, as needed, to ensure that Representatives are kept fully informed of, and in compliance with, the policies and procedures of Coast Guard Mutual Assistance.
- j. Oversee the Annual Fundraising Campaign for CGMA. Direct Representatives in the execution of the campaign.
- k. Ensure audits of Representatives are conducted as prescribed.

- l. Ensure that all documents, files, records, and reports are completed and kept in accordance with established policy.
- m. Review and decide cases beyond Representative's authority. (See paragraph 4-B-8-f for additional information concerning forwarding cases and section 4-C for additional information concerning Approval Authority.)
- n. Establish policy for handling (reviewing, approving/disapproving) requests needing Executive Director's approval. Indicate the documentation required (hardcopy, supporting documents, point-of-contact, etc.). The policy should be flexible enough to allow for the complexity and variety of cases that arise.
 - Keep all Representatives informed on policy
 - Establish a method for logging and tracking requests approved/disapproved by the Executive Director
 - Inform the Representative of the decision in each case handled by the Executive Director and provide a Control Number when assistance is approved
- o. Assist the Board of Control and Representatives with the administration of CGMA.
- p. Act on unusual situations such as the loss of funds, embezzlement, or gross negligence.
- q. Ensure all assistance cases requiring Board of Control action are forwarded to the Board of Control with complete supporting documentation and a clear Approval or Disapproval recommendation signed by the Executive Director. (See paragraph 4-B-8-f for additional information concerning forwarding cases and section 4-C for additional information concerning Approval Authority.)

Note: Provide the reasons or basis upon which the recommendation was made. "Forwarded", "Forwarded for review" or "Forwarded for consideration" are not considered a sufficient recommendation.

- a. Maintain a liaison between the Board of Control and Representatives.
- b. Forward all correspondence requiring Board of Control action, including recommendations from the field, to the BOC with suitable supporting documentation and recommendations. (See paragraph 2-D-2 for CGMA-HQ contact information.)

F. Representatives and Assistant Representatives

Each CGMA Location will have a **Representative** and may have one or more **Assistant Representatives** assigned. (See section 2-G for additional information concerning establishing or disestablishing CGMA Locations.)

The essential ingredient in the integrity and success of Coast Guard Mutual Assistance is the quality of the people who administer the program. Selection of individuals to be Representatives and Assistant Representatives should be made with great care.

Individuals appointed as a Representative or Assistant Representative shall have the following qualifications:

- Demonstrated integrity in performance involving financial responsibility
- Ability to relate to and assist with problems and financial needs of clients
- Sensitivity to and understanding of problems facing all clients and their families
- Knowledge and understanding of the various programs available through the Coast Guard and other federal, state, local and private organizations designed to help individuals and families in their time of need
- Interest and skill in human relations
- Mature judgment

1. Actions Necessary Upon Appointment

Several actions must be completed to successfully assume or transfer the duties and responsibilities of a unit's Coast Guard Mutual Assistance Representative or Assistant Representative from one person to another. Each of the following must be completed as soon as possible following the assignment as a CGMA Representative or Assistant Representative.

a. Appointment Letters

Representatives and Assistant Representatives must be appointed in writing. General designation by including CGMA as a duty or collateral duty for an individual (or for a position or billet) is not sufficient to meet IRS regulations concerning non-profit organizations. Individual appointment letters as discussed below must be completed each time a Representatives and Assistant Representatives is assigned.

- Representatives must be appointed in writing by the Executive Director
- Assistant Representatives must be appointed in writing by the Representative

Note: Representatives are strongly encouraged to appoint at least one Assistant Representative.

CGMA policy does not grant authority to any individual not specifically designated in writing to conduct Coast Guard Mutual Assistance affairs. This limitation includes individuals, who in the absence of the Representative assume their official Coast Guard duties.

1) Representatives

For each CGMA Location, the Executive Director shall appoint one Representative. Depending on the type of unit involved, the Representative will normally be the:

- Commander
- Commanding Officer
- Officer-in-Charge

The Executive Director may approve exceptions to the above.

Appointment letters for Representatives will be distributed as follows:

- Original – Retained by the individual appointed
- Copy – Retained in the unit CGMA file
- Copy – Forwarded to CGMA-HQ

Unless revoked by the Executive Director or the Board of Control, appointment as Representative will terminate upon the departure of the individual or when a new individual is appointed.

2) Assistant Representatives

Representatives may appoint, in writing, one or more Assistant Representatives, to aid in the administration of CGMA.

The Representative may limit and restrict the authority they grant an Assistant Representative. (See section 4-C for additional information concerning Approval Authority.)

Loan approval and check signing authority given to an Assistant Representative must be specified in the Assistant Representative's appointment letter. (See figure 2.F.2 for a sample appointment letter.)

Appointment letters for Assistant Representatives will be distributed as follows:

- Original – Retained by the individual appointed
- Copy – Retained in the unit's CGMA files
- Copy – Forwarded to CGMA-HQ

Unless revoked by the Representative, Executive Director or the Board of Control, appointment as Assistant Representative will terminate upon the departure of the individual or when a new individual is appointed.

b. Bank Signature Cards

A Bank Signature Card (BSC) (BOA Form 00-35-2653NSBW 06-28-2007), signed by every person at the unit with CGMA check signing authority, is required for every CGMA Location. Do not include any person on the Bank Signature Card who does not have check signing authority.

In addition to being available in appendix C of this manual, Bank Signature Cards are also available to download from the CGMA-HQ website www.cgmahq.org. Forms are also available by contacting the CGMA-HQ Administrative Assistant or the Director of Administration. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Each CGMA Location must complete a new Bank Signature Card whenever any person at that Location with CGMA check signing authority is assigned, departs or is no longer authorized to sign CGMA checks

Note: Individuals who have been given limited authority to access the Case Management Program and/or approve assistance, but do not have check signing authority, are not to be included on the Bank Signature Card.

When a new Bank Signature Card is completed, it must include the name and signature of every person at the unit with CGMA Check signing authority. This is necessary because the bank processes the Bank Signature Card, by replacing the preexisting card with the new card. Once this takes place, only the people listed on the new Bank Signature Card will be authorized to sign CGMA Checks. This is necessary to ensure that only current authorized individuals are signing checks.

Once everyone having check signing authority has signed the Bank Signature Card, and after making a copy for the unit's CGMA file, the **ORIGINAL**

Bank Signature Card is to be forwarded to CGMA-HQ (do not send it to the bank) copies are not acceptable.

c. Audits

Each time the unit's Representative or an Assistant Representative changes, an audit is to be conducted to account for all CGMA Checks (CGMA Form 52) issued to the unit. (See section 6-B for additional information concerning audits.)

d. CGMA Materials

Everyone associated with Coast Guard Mutual Assistance should have access to, and become familiar with, each of the following:

- Coast Guard Mutual Assistance Manual
- Articles of Incorporation
- Coast Guard Mutual Assistance Bylaws
- CGMA Annual Report
- CGMA Campaign materials (during annual campaign)

Note: The CGMA Manual, Articles of Incorporation and Bylaws are available to download from the CGMA-HQ website www.cgmahq.org.

The CGMA Annual Report and campaign materials are forwarded to all CGMA Representatives annually by CGMA-HQ. Additional copies may be obtained by contacting the CGMA-HQ Administrative Assistant or the Director of Administration. (See paragraph 2-D-2 for CGMA-HQ contact information.)

Additionally, Representatives are to review and use the following reports:

- Active Loan List (available in CMP) (delinquent accounts are displayed in red)
- Assistance Summary Report (available in CMP)
- Board of Control Minutes (available on the CGMA website)
- List of Representatives and Assistant Representatives (e-mailed each month)
- Restricted List (e-mailed each month)

(See section 6-D for additional information concerning each of these reports.)

e. Obtaining User Names and Passwords for CGMA-CMP

All Representatives are to use the CGMA-Case Management Program (CMP) for the preparation of CGMA Assistance Checks (CGMA Form 52).

Representatives and Assistant Representatives must obtain a user name and password from CGMA-HQ to use this program. (See appendix E for detailed information concerning the Case Management Program.)

After all items in paragraphs 2-F-1-a through 2-F-1-d have been completed, each Representative and Assistant Representative must complete a CGMA Representative (CGMA Form 20) or Assistant Representative (CGMA Form 20a) Information and Certification form.

All forms are also available to download from the CGMA-HQ website www.cgmahq.org.

When all items on the CGMA Form 20 or 20a are completed, the form along with a copy of the appointment letter and a new Bank signature Card (BSC) are to be imaged and sent or faxed to CGMA-HQ. The original BSC must be mailed to CGMA-HQ. A CGMA-HQ staff employee will contact you to complete the verification process and issue a User Name and Password allowing you access to the CGMA-CMP.

For security and system integrity, Representatives and Assistant Representatives are not to share user names or passwords, nor use the name or password of a departing Representative.

2. Responsibilities of Representatives

In addition to the duties and responsibilities prescribed elsewhere, Representatives shall:

- a. Promote, manage, supervise, and direct all CGMA activities for every Coast Guard unit within their Area of Responsibility (AOR) under the policy guidance of the Board of Control.

Note: The list of service units within an AOR is available on CGMA-CMP. (See appendix E for addition information concerning CMP.)

- b. Act in conformity with the bylaws, directives, publications, policies and procedures of Coast Guard Mutual Assistance as established by the Board of Control.
- c. Complete all items in paragraph 2-F-1, Actions Necessary upon Appointment as a CGMA Representative or Assistant Representative.

- d. Provide CGMA services for eligible clients and members of the other armed services.
- e. Review the Active Loan List and the Restricted List prior to providing assistance, to ensure assistance is not given to restricted or delinquent individuals and to ensure the client's total outstanding balance does not exceed the Representatives authority to provide assistance.
- f. Forward assistance cases with need beyond the authority of the Representative to the Executive Director fully supported with documentation and a clear approval or disapproval recommendation from the Representative (or the Assistant Representative in the absence of the Representative). (See paragraph 4-B-8-f for additional information concerning forwarding cases to higher authorities and section 4-C for additional information concerning Approval Authority.)

Note: Provide the reasons or basis upon which the recommendation was made. "Forwarded", "Forwarded for review" or "Forwarded for consideration" are not considered a sufficient recommendation.

- g. Keep the Executive Director fully informed of the general and specific needs for CGMA activities within the AOR.
- h. Conduct the Annual Fundraising Campaign for Coast Guard Mutual Assistance at every Coast Guard unit within their AOR.
- i. Maintain a liaison with Commanding Officers, Commanders and Officers-in-Charge of units within your AOR to determine the specific needs of personnel for assistance and the effectiveness of aid when given.
- j. Keep all personnel of every unit within the AOR fully informed as to the assistance offered by Coast Guard Mutual Assistance.
- k. Distribute CGMA material, including Campaign materials, as necessary and appropriate to all units and individuals within the AOR.
- l. Prepare and maintain all necessary CGMA files and records.
- m. Conduct audits as prescribed.
- n. Prepare appointment letters to designate, in writing, qualified individuals to serve as Assistant Representatives.
- o. Assist the Board of Control and CGMA-HQ with the administration of Coast Guard Mutual Assistance throughout the AOR.

- p. Safeguard all CGMA Checks and Campaign funds.

G. CGMA Locations

1. Establishment of a new CGMA Location

In accordance with CGMA Bylaws, the Executive Director may establish CGMA Locations as necessary.

Units desiring to establish a new CGMA Location are to forward their request to CGMA-HQ. The request must contain the following information:

- Unit name, OPFAC and address
- Name and phone number of the proposed CGMA Representative and Assistant Representatives
- Proposed activation date
- Approximate number of military and civilian employees

The request along with all items in paragraph 2-F-1 Actions Necessary upon Appointment as a Representative or Assistant Representative will be forwarded to CGMA-HQ.

CGMA-HQ will complete the following to establish the unit:

- Assign user names and passwords for access to the CGMA-CMP
- Determine the need for CGMA Checks and other CGMA materials
- Forward necessary supplies directly to the new CGMA Representative

2. Disestablishment of a CGMA Location

When it has been determined that there is no longer a need for a CGMA Representative to be assigned to a particular Location, the Representative for that Location will forward a request to disestablish their Location to CGMA-HQ.

Upon official closure of the CGMA Location, the Representative is to:

- Return all unused CGMA Checks (CGMA Form 52) to CGMA-HQ via certified mail
- CGMA unit files and case files should be forwarded as directed by CGMA-HQ

Note: Units that are being decommissioned should forward all CGMA unit and case files as directed by CGMA-HQ.

3. Current Locations of CGMA Representatives

See appendix D for the list of current locations.

H. 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.)



COAST GUARD MUTUAL ASSISTANCE

US Coast Guard Mailstop 7180
4200 Wilson Blvd., Suite 610
Arlington, VA 20598-7180

From: Coast Guard Mutual Assistance Representative,
(*Insert name of Rep's unit*)

Site Number: 99xxx
Date:

To: (*Insert name of designated CGMA Assistant Representative*)

Subj: APPOINTMENT AS CGMA ASSISTANT REPRESENTATIVE

Ref: (a) CGMA Manual, Paragraph 2-F-1

1. Under the provisions of reference (a), and with your consent, you are hereby appointed as a CGMA Assistant Representative, (*insert unit name*).
2. You (are) (are not) authorized to approve CGMA loans of up to (if authorized to approve, *insert amount up to a maximum of \$3,000*).
3. You (are) (are not) authorized to sign CGMA checks.
4. Please indicate your acceptance of this appointment by endorsement hereon. Upon acceptance of this appointment, you are to complete the CGMA Assistant Representative Information and Certification Form (CGMA Form 20a) and the Relief of CGMA Representative or Assistant Representative Audit Form (CGMA Form 21) (if custody of CGMA checks changes) in accordance with reference (a).

#

(*Today's Date*)

FIRST ENDORSEMENT

From: (*Insert Name of designated CGMA Assistant Representative*)

To: CGMA Representative, (*Insert name of CGMA Representative's unit*)

1. I hereby accept appointment as CGMA Assistant Representative, (*insert unit name*).
2. Completed CGMA Forms 20a and 21 are attached, and copies have been sent to CGMA-HQ.

#

Enclosures: (1) CGMA Form 20a
(2) CGMA Form 21

Figure (2.F.2)
Jul 2010