Preparing Officers/NCOs through Training with Industry (TWI) for Army Banking Program
UNITED STATES ARMY FINANCIAL MANAGEMENT COMMAND

AGENDA

• Training with Industry (TWI) History
• TWI Program Overview
• Banking Officer Structure
• Army Banking Program
• Financial Institutions on Army Installations
• Agency Partnerships
• Site Visits
• Financial Workshops
• Point of Contact Information
• Questions
TWI HISTORY

• The TWI began in the 1970s in response to the Army’s critical need for officers with state-of-the-art skills in industrial practices and procedures not available through military or civilian education programs.

• TWI is a work-experience program which provides extensive exposure to managerial techniques and industry procedures within corporate America.

• Army’s objective for TWI graduates is to use this knowledge improving the Army’s ability to interact and conduct business with industry.

• Initially, the program started with development of materiel acquisition and logistics management.
The TWI Finance slot mitigates a capability gap existing within Banking and Disbursing operations, which are core competencies of Financial Management (FM). Graduates serve as the principal advisor to the Commanding General, U.S. Army Financial Management Command, and unit commanders on all banking operations and are the primary liaison and technical advisor between Financial Institutions (FI), commanders, federal agencies, and trade associations.

- The first Finance TWI Officer slot commenced in 1991 with National City Bank, Indianapolis, IN
- The program expanded to include an Officer slot for Europe and later for the Pacific
- In 2017, the first Finance TWI NCO slot commenced with Armed Forces Bank, Fort Leavenworth, KS
• Graduates of the TWI Program use knowledge gained to improve the Army’s banking program and conduct business with industry upon their utilization as an assigned Banking Officer (BO)

• Since 2001, Armed Forces Bank (AFB) has partnered with the Army to train Army officers in all aspects of the banking industry that have relevance for Army functions and goals

• The program includes two weeks training with a credit union in BO utilization tour location (Indianapolis, Germany, Hawaii)
TWI PROGRAM OVERVIEW

• Program Overview
  ➢ Hands-on training in every AFB department
  ➢ Participation in executive-level meetings/engagements
  ➢ Comprehensive agency training (U.S. Treasury, FRB, OCC)
  ➢ Trade association conference attendance (AMBA/DCUC)
  ➢ Military banking program familiarization
  ➢ Robust self-study program and capstone project list (pre-approved by Army and AFB leadership)
  ➢ Earn American Bankers Association Diploma in military banking operations
  ➢ Two week credit union on-site overview training
• AFB Departmental Training
  - Customer Care Center
  - Teller Training
  - Retail Banking
  - Charge-Off/Collections
  - Universal Banking
  - Recruit Department
  - Deposit Operations
  - Card Management
  - Image Proof
  - Item Processing
  - Treasury Management
  - Business Banking Support
  - Internal Audit
  - Loss Prevention (Fraud)

• Human Resources
• Information Technology
• Executive Management Shadowing
• Consumer Lending
• Credit Cards
• Mortgage Loan Processing
• Management Annual Meeting Participation
• Lending (Loan) Operations
• Compliance
• Accounting Accounts Payable
• Portfolio Risk and Reporting
UNITED STATES ARMY FINANCIAL MANAGEMENT COMMAND

TWI PROGRAM OVERVIEW

• Captured Moments
  ➢ Command visits
  ➢ Military Saves Week
  ➢ Installation events
TWI PROGRAM OVERVIEW

- TWI AFB Graduates
  - 2001: COL Adam Butler
  - 2002: Mr. Tony Taylor
  - 2003: Mr. Dennis Martin
  - 2005: Mr. David Smith
  - 2006: LTC Cody Koerwitz
  - 2007: LTC Marocco Roberts
  - 2009: LTC Chris Wurst
  - 2010: MAJ John Schulke
  - 2012: MAJ Emma Parson
  - MAJ Juan Pratts
  - 2013: MAJ Ishak Owusu
  - 2014: MAJ Brian Stanley
  - 2015: MAJ Chris Anderson
  - 2016: MAJ Elisabet Guillen
  - 2017: CPT Jennifer Evans
  - SFC Keven Cliett
  - 2018: MAJ Brian Deerin
  - SFC Candice Coleman
  - 2019 Students:
    - CPT Eric Holmes
    - SSG(P) Benson Njoroge
**UNITED STATES ARMY FINANCIAL MANAGEMENT COMMAND**

**BANKING OFFICER STRUCTURE**

- **TWI Utilization Tours are 24 - 36 months and rotate through three locations**

*The BO and B/CLO is an indirect report for technical oversight*
• **Responsibilities IAW DoDFMR Volume 12, Chapter 33**
  - Advise ASA(FM&C) and USAFMCOM Commanding General on banking policy
  - Provide oversight of financial institutions on DoD installations
  - Train, facilitate, and resolve banking issues
  - Work closely with federal agencies and trade associations
  - Liaison for TWI financial institutions and students

• **On-Post FIs**
  - 76 installations with 111 branches (82 credit unions and 29 banks)
  - *One bank and one credit union per installation*

• **Overseas Military Banking Program (OMBP)**
  - 63 (31 Army) branches, 272 (125 Army) ATMs in 11 foreign locations
  - DFAS lead, in coordination with the military services, for contract oversight and operations

• **Train, Mentor, and Advise Bank/Credit Union Liaison Officers (B/CLO)**
  - Develop and conduct banking training
  - Link between garrison leadership and on-base FIs
• Responsibilities of B/CLO (DoDFMR, Vol 12, Ch 33, Par 330408)
  ➢ Every installation with a FI has a B/CLO
  ➢ Develop and maintain regular contact with the on-base FI manager(s)
  ➢ Coordinate requests (solicitation, novation, expansion of financial services)
  ➢ Monitor FI services and assist with resolving issues
  ➢ Ensure property leases and operating agreements are current
  ➢ Attend financial workshops to develop further programs to improve financial services
  ➢ Work with personal financial managers for FIs to deliver financial education

• Responsibilities of Installation Commander (DoDFMR, Vol 12, Ch 33, Par 330207)
  ➢ Designate installation B/CLO
  ➢ Must seek financial services from on-post FIs only
  ➢ Provide office space and logistical support in accordance with DoDFMR
  ➢ Invite on-post FIs to participate in newcomer briefings and financial education seminars
TYPES OF FINANCIAL INSTITUTIONS ON DOD INSTALLATIONS

- Commercial Banks
- Credit Unions
- Foreign Banks
- Military Banking Facilities

CONUS

OCONUS
WHAT DO FINANCIAL INSTITUTIONS PROVIDE?

- Banks and credit unions on Army installations provide:
  - Financial education
  - Financial products and services
  - Support of official DoD operations
    - Deposits to U.S. Treasury (Treasury General Account)
    - Cash requirements
    - Exported U.S. Dollar Economy Overseas
    - Installation organizational accounts: Military Units, MWR, AAFES, Commissaries, Post Office, FRGs
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OMBP Locations (As of May 7, 2018)

- **CUBA**
  - 1 PT Bank
  - 6 ATMs

- **NETHERLANDS**
  - 1 FT Bank (Army)
  - 4 ATMs (3)

- **UNITED KINGDOM**
  - 6 FT Banks
  - 20 ATMs

- **GERMANY**
  - 19 FT Banks (15 Army)
  - 2 PT Banks (2)
  - 77 ATMs (60)

- **SOUTH KOREA**
  - 10 FT Banks (7 Army)
  - 55 ATMs (36)

- **ITALY**
  - 7 FT Banks (3 Army)
  - 24 ATMs (13)

- **OKINAWA**
  - 7 FT Banks (1 Army)
  - 34 ATMs (1)

- **DIEGO GARCIA**
  - 1 FT Bank
  - 2 ATMs

- **JAPAN**
  - 7 FT Banks (1 Army)
  - 45 ATMs (6)

- **KWAJALEIN**
  - 1 FT Bank (Army)
  - 4 ATMs (4)

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• Financial Management Support Centers (FMSC)
• Financial Management Support Units (FMSU)

• Office of Financial Readiness

• Association of Military Banks of America (AMBA)

• Defense Credit Union Council (DCUC)

• Armed Forces Financial Network (AFFN)

• Armed Forces Bank (AFB)
• Defense Finance and Accounting Service (DFAS)

• Military Postal Service Agency (MPSA)

• Army and Air Force Exchange Service (AAFES)

• U.S. Department of the Treasury
  - Federal Reserve Bank of Boston
  - Federal Reserve Bank of Cleveland
  - Federal Reserve Bank of Kansas City

  - Citi Bank
  - MetaBank
UNITED STATES ARMY FINANCIAL MANAGEMENT COMMAND

SITE VISITS

- ABO Site Visits to Army Installations

  - Meet with B/CLO, garrison leadership, and financial institutions to discuss banking program updates, command concerns, and resolve issues

    - CONUS visits quarterly based on requirements
    - OCONUS visits annually by region (Europe/Pacific)
    - OTHER to include federal agencies, trade associations, and TWI

Daegu Camp Walker
new MBF and Navy FCU

PENFED CU Fort Hood

Central Funding

FRB Cleveland

Synovus Bank Fort Benning

Camp Humphreys Grand Opening, Spring ‘19
DoD Financial Readiness Training Symposium – Army Breakout Session

- Office of the Assistant Chief of Staff for Installation Management, Soldier & Family Readiness Branch
- Installation Management Command (IMCOM) G9, Army Community Service (ACS) Division
  - Financial Readiness Program (FRP)
  - Army Emergency Relief (AER)
- The need for financial education and counseling among Service Members and families continues to grow
- Partnership for financial education with on-post financial institutions
• AMBA

- Trade association representing financial institutions specializing in providing banking services for military personnel and their families
- Annual Conferences
  - *Spring Luncheon*: share ideas among members and partners in conjunction with Executive Committee Meeting
  - *Fall Workshop*: opportunity for members, government officials overseeing military banking, federal regulators, banking trade organizations, and other stakeholders to discuss the latest banking issues/updates affecting Service Members and their families

Army, Navy, & Air Force Banking Officers

2017 Bank of the Year Armed Forces Bank
FINANCIAL WORKSHOPS

• DCUC
  ➢ Premier membership association representing the interest of credit unions operating on military installations
  ➢ Annual Conferences
    ▪ **Overseas Sub-Council Conference:** strategic updates, military outlook and trends overseas; discuss latest banking issues/updates specific to OCONUS Service Members and their families
    ▪ **Fall Workshop:** opportunity to discuss critical industry issues/updates, best practices and new developments, and vendor exhibits for tailored products and services for credit unions supporting Service Members and their families

Members and speakers

2017 Credit Union of the Year MAC FCU
Armed Forces Financial Network (AFFN)

- An ATM and point-of-sale (POS) network providing the U.S. military community with ready access to their funds through ATM and POS terminals located at or near U.S. military bases world-wide
- Co-owned by the Association of Military Banks of America (AMBA) and the Defense Credit Union Council (DCUC)
• U.S. Army Banking Officer – CPT Jennifer Evans
  ➢ Office: (317) 212-2664 (DSN: 699)
  ➢ Cell: (317) 373-3764
  ➢ Email: jennifer.c.evans.mil@mail.mil

• U.S. Army Europe Banking Officer/NCO –
  MAJ Brian Deerin (Aug 2019)/SFC Keven Cliett
  ➢ DSN: (314) 483-6486
  ➢ Email: brian.d.deerin.mil@mail.mil/keven.s/cliett.mil@mail.mil

• U.S. Army Pacific Banking Officer/NCO –
  MAJ Elisabet Guillen/SSG Emily Souza
  ➢ DSN: (315) 437-1040
  ➢ Email: elisabet.guillen.mil@mail.mil/emily.m.souza.mil@mail.mil
AMBA’s Role in Military Banking

• 2019 is AMBA’s 60th Anniversary
  o Formed as a trade association of bankers with branches on military installations
  o Continues today as the only banking trade association dedicated to the financial welfare of the military and veteran communities

• Functions
  o **Liaison**: AMBA operates as a single POC representing military banks to the federal regulators (DoD, FDIC, OCC, Federal Reserve, CFPB, etc.)
  o **Advocate**: AMBA advocates for the role of military banks in financial readiness
  o **Advisor**: AMBA advises multiple communities on the unique nature of military financial readiness and how laws and regulations must be adapted to address those differences
  o **Consultant**: AMBA consults with public and private organizations on all matters involving banking support of military and veteran communities. AMBA also consults with banks that are operating or want to operate on military installations or serve the military community

• Current Challenges … and How You Can Help
  o **Financial Education**: Banks are obligated to provide it, but do so only if you allow them to participate
  o **Partnership**: Some garrisons are reluctant to team with on-base banks and credit unions. DoD FMR says you can; JER acknowledges “special relationship”
  o **Defend the “One Bank – One Credit Union” Policy**: Erosion leads to departure of banks and credit unions
  o **Banks Leaving Military Installations**
AMBA’s Role in Military Banking