

WINGSPAN



Vol. 19, No. 16

Naval Air Station Corpus Christi, Texas

August 8, 2013

Coast Guard wins Titanic Cup again in Navy Regatta



Fancy sailboats and homemade vessels – and fun – were the order of the day as Naval Air Station Corpus Christi hosted the 51st Annual Navy Regatta on Aug. 3-4.

Yachts raced from downtown to the Air Station on Saturday. Later that afternoon, the homemade vessels competed for the Titanic Cup.

Sunday saw military members at the helm as the yachts raced back in the Military Challenge.

See Skipper's Column for his personal view, page 2.

More photos pages 10-11.

Capt. Dave Edgecomb (right) presents the Titanic Cup 'trophy' to the crew of Rum Runner, Coast Guard GM2 Cavin Webb and his wife, Sarah. Rum Runner repeated its 2012 win - this time staying afloat after finishing.

Photo by MC1 Ruben Perez

Perseids Meteor Shower Peaks Aug. 12-13



VT-27 takes final flight with T-34C

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NHCCC Volunteer Coordinator Honored

page 4

CNAF visits NASCC

Capt. Rex Curtin, commodore of Training Air Wing Four, discusses flight operations with Vice Adm. David Buss, commander, Naval Air Forces, in the Naval Air Station Corpus Christi tower as Air Station commanding officer Capt. Dave Edgecomb looks on. Buss, who became the Navy's sixth 'Air Boss' in September 2012, visited NASCC and Naval Air Station Kingsville on July 29-30 in a tour of South Texas flight training.

Photo by Bob Torres



FFSC Launches 'Just for Dads' Program

page 5

Skipper's Column

by Capt. Dave Edgecomb



Edgecomb

I would like to thank everyone who participated in this year's Navy Regatta.

The weather could not have been more perfect – unless it had been about 10 degrees cooler – the winds were great and the competition was

impressive.

The Bay Yacht Club kicked off the event Friday night with a meet and greet at their club headquarters.

We had about 30 boats compete on the water Saturday in a race across Corpus Christi Bay.

Military members from across the base got the opportunity see what it is like to crew virtually every type of sail boat.

More importantly everyone got the chance to meet and develop friendships with a great group of people from the area's sailing community.

We had a good turnout to view the Titanic Cup Saturday Afternoon. The design and construction of this year's eight entries rivaled anything seen in past years.

This year's focus was definitely on winning the race.

Once again Petty Officer Gavin Webb and his wife Sarah from US Coast Guard Sector Corpus Christi won the competition, and this year they did it without sinking.

Saturday night all the participants were invited to dinner at the new Catalina Club.

This was the largest event we have done in the new club to date and it came off flawlessly.

Another Great Regatta

I would like to thank everyone from MWR who had a hand in making this event a success.

We also had a great race back to the city Sunday Morning.

During the race a boat named the Stupid Monkey demonstrated a unique precision maneuver called a "death roll."

It didn't improve their time very much but it looked very impressive.

At least that is what I have been told.

I was too busy hanging on to see what we looked like – but everyone survived unscathed.

The event finished up with a great reception and awards banquet at the Corpus Christi Yacht Club.

I would like to thank the Corpus Christi Yacht Club and the Bay Yacht Club.

Together, they once again put on another top notch event in support of our military community.

Chaplain's Message A Disciplined Life

by Lt. Stephen Warne, Chaplain

Editor's Note: Chaplain Warne is on leave; this is a repeat of a column from 2011.

Achieving any level of greatness involves living a life of discipline.

In fact, simple feats such as losing a few pounds, saving a small fortune, or accomplishing your daily tasks involves being disciplined.

Although a positive outlook, determination, strong resolve, and having a plan for success are important, I am convinced that there is an essential part of living a disciplined life that many overlook.

The missing ingredient is community.

For me, I look at a Scriptural example. Jesus put together a group of men called disciples. The very meaning of the word is "ones that are disciplined for a common purpose."

For these men, it was a decision to be accountable to one another and follow someone they could trust to lead the way. It was not a "lone ranger" approach. It had nothing to do with how strong or weak the individual.

It was all about community.

Involving others in your plans and goals is extremely important.

It is not a sign of weakness; the inability to "do it yourself." It is a recipe for success.

When others (trusted individuals) are involved in the process, it provides a level of accountability and encouragement necessary for success.

When we fail, others are often involved out of necessity, so it may seem natural to view the help of others as a weakness.

But this is a flawed concept. The greater strength comes from exposing our

vulnerabilities, recognizing that we can't do it alone, and voluntarily involving others.

Developing community with others within our lives is extremely important.

So set new goals for yourself, but don't try and do it alone.

Involve others in the planning process. Ask them to keep you accountable and offer encouragement along the way.

Life was never meant to be lived in a bubble.



Warne

Editor's Corner

by Rod Hafemeister



Hafemeister

Depending on how you calculate it, this week marks the midpoint of Summer.

Aug. 6, 7:54 p.m. CDT was exactly halfway between the summer solstice on June 21 and the Sept. 22 autumnal equinox.

Lots of folks consider summer to be the time between Memorial Day weekend and Labor Day weekend, even though summer doesn't officially begin until late June.

Meteorologists consider "meteorological

summer" as the three months with the hottest temperatures: June, July and August.

Of course, South Texas doesn't necessarily follow the same pattern of heat.

Although the solstice marked the point of the sun highest in the Northern Hemisphere – and the longest day of the year – it was only the beginning of the real heat, as the atmosphere continues to warm up even as the days start to get shorter.

As I write this, we're looking at a week of extreme heat, with a daily heat index of 105 -115 degrees.

And if the past is any indication, it will stay hot well into September.

Now, I'll be the first to admit that I prefer South Texas to the ice and snow winters with which I grew up – but c'mon! This is pushing it!

Midsummer Dreamin'

At least in the desert when it gets that hot, the dry air lets it cool off at night. My poor air conditioner runs all night!

On the other hand, we'll probably keep the backyard pool up well into October.

And spring in South Texas is rather nice, at least when there's enough rain to let the wildflowers explode upon the landscape.

Anyway, we're officially on the downslope of summer – even though it may not feel like it for awhile.

The days are getting shorter, so enjoy them while you can.

In fact, if you feel like staying up late and the weather is clear, you might want to go outside this weekend or early next week and look up: the annual Persied meteor shower is this month, expected to peak on Aug. 12-13.

Might be a pretty good show.

Wingspan

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Naval Air Station Corpus Christi Awards – July 31



The following Sailors were recognized at the NASCC awards ceremony July 31: Navy and Marine Corps Commendation Medal – LSCS Michael Ball; Navy and Marine Corps Achievement Medal – MA1 Mark Garcia, DC1 Carl Rosengreen, LS1 Anthony Saldana, MA1 Jason Walters, AC2 John Hawk, and

AC3 Marcus Snell; Senior Sailor of the Quarter YN1 Brian Herrera, Junior Sailor of the Quarter BM2 Mike Pickle, and Blue Jacket of the Quarter ACAN David Supall (not pictured).

Photo by Rod Hafemeister

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NHCCC Volunteer Coordinator credits medical team

Story & photo by Bill Love, NHCCC PAO



Capt. Bill Davidson, acting commanding officer, presents a framed memento to HM1 Randy J. Ramirez on July 25, on behalf of the Freedom Marathon Inc. for skillfully managing more than 35 medical volunteers supporting the Corpus Christi Navy Marathon debut last spring.

Hospital Corpsman 1st Class (FMF) Randy J. Ramirez's name is quite familiar at Naval Health Clinic Corpus Christi.

He's well-known in the local volunteer arena as well as in the mentorship circle. And this polite, bespectacled leader, rarely without a smile, is always in forward motion getting things done while freely availing himself for help to anyone, anytime.

So it wasn't a surprise at morning formation July 25 when Capt. Bill Davidson, acting commanding officer, presented a framed memento to Ramirez, on behalf of the Freedom Marathon Inc. (FMI) for skillfully managing more than 35 medical volunteers supporting the Corpus Christi Navy Marathon debut last spring.

Ramirez is the leading petty officer, Staff Education and Training department, and the volunteer services coordinator (VSC) at NHCCC.

Command Senior Chief Mike Richardson pointed out that he couldn't have selected a better VSC.

"He has been a true example of leading from the front," said Richardson.

"Volunteering hundreds of off-duty hours, faithfully spotlighting the Command's partnership with the local community, and superbly mentoring our junior Sailors are tremendous assets that HM1 possesses."

Although he was the one standing in

the spotlight, Ramirez credited his fellow corpsmen from Corpus and Kingsville for their contributions, manning four basic aid stations along the 26-mile route.

For many, their day began at 3 a.m., but gusting winds and low temperature didn't discourage anyone.

"It was miserable and I felt like we were on field ops," Ramirez said, "but our entire team hung in there until the end even when many of the other volunteers ditched the event."

"We just picked up the slack and split-up med teams to man water distribution services. We owe it all to our military experience – we just pushed forward until the mission was complete."

Ramirez said his team's satisfaction was enhanced by the nature of the organization.

FMI is a non-profit organization whose mission is to raise awareness and enlist support from the public for the needs of Veterans and their families through annual running events in different cities throughout the country.

The entire Command shared that satisfaction, including Ramirez's boss.

"I am not at all surprised by the accolades he has received for his volunteer work," said Lt. Jack Springer, Ramirez's department head.

"He is a man on a mission, that mission is success, and his success has a Midas touch."

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FFSC's New Parent Support Program presents 'Just for Dads'

by Ann Bates, FFSC New Parent Support Specialist

The Fleet and Family Support Center's New Parent Support Program is excited to announce that, beginning in September, it will offer Mark Perlman's Nurturing Fathers' Program called "Just for Dads."

This workshop is for any male with a military ID card who is looking to enhance his knowledge and skills base for parenting/grand-parenting of children, birth through 18 years of age.

The "Just for Dads" program is designed by men, for men, and it will help you become the best dad you can be!

Every child is worthy of a nurturing dad, someone who provides guidance, love and support. Some reports suggest a number of families, communities, and neighborhoods are healthier when dads are involved in the development of their children.

"The supreme test of any civilization is whether or not it can teach men to become good fathers," says renowned American Anthropologist, Margaret Mead.

Some people believe that being a dad can be very challenging.

The FFSC's New Parent Support Program believes this new fathering initiative program will provide dads with the appropriate parenting tools that will help them understand their child/family, improve their overall parenting skills, and help them enjoy the rewards of being a dad.

Over a 13-week period, dads will receive systematic instructions that will help enhance their parenting and nurturing skills.

Dads will learn: the secrets for creating safe, loving, stable and nurtured families; positive discipline tools taught through a uniquely father-friendly method for successful child behavior management; effective family communication techniques to strengthen the father-child and father-mother relationships;



Photo courtesy National Institute of Health

how to stop fighting and arguing using proven-effective strategies for conflict resolution and problem solving; and lastly, how to achieve cooperation and teamwork in family life.

Each two and a half hour workshop will be filled with fun, games, and practical activities for all participants.

If you are interested in being a part of this dynamic fathering initiative program, please contact the FFSC at 361-961-2372 to reserve your seat.

Classes will be held on Wednesday afternoons at St. Joseph's Hall from 1 to 3:30 p.m. starting Sept. 11 and running through Dec. 4.

Before & After School Care Registration

Before & After School Care Registration is going on now at the Youth & Teen Center for children ages 5 - 12 years old.

Care begins on August 26.

Before School Care is 5:30 am until 8 am Monday through Friday.

After School Care is 3 pm until 6 pm Monday through Friday.

Breakfast and afternoon snack is provided.

Tuition fees are according to income.

To register, please stop by the Youth & Teen Center in building 1756 and pick up a registration packet.

Dependents of Active Duty Military, DoD/NAF Civilians and contractors are eligible to participate.

For more information, contact the Youth & Teen Center at 961-2355.

The flyer is on the wall at <http://www.facebook.com/MWRCorpusChristi>

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Final flight of the T-34C for VT 27



(above) Ensign Mary McGhee, a student naval aviator in Training Squadron (VT) 27, unstraps her survival gear after completing the squadron's final flight in the T-34C Turbomotor July 25. (below) McGhee receives a 'wet down' for making the final flight. The T-6B Texan is replacing the T-34C as the primary basic flight training aircraft. Photos by Richard Stewart, CNATRA PA



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The skinny on CCAD's zero clients

by Brigitte Rox, CCAD PA

To maintain the cutting edge of digital communications and technology, CCAD's S6 – Information Technologies team deployed their new zero client system.

This will replace about 2,200 old thin client computers throughout the hangars and CCAD. Mass deployment began July 1 and should wrap up sometime in August or September.

"The zero client is better than the thin client," said Hector Leyva, CCAD IT System Admin.

"You don't have an actual PC at your desk but [the zero client] gives you that experience as though you do."

While thin clients utilize a Windows Embedded Compact (CE) operating system to connect with other computers, zero clients operate using a cloud based architecture that reside in our local data center.

This new technology simplifies and reduces administrative support, a move that allows S6 to become more efficient and cost effective.

Each zero client workstation will offer a full Windows 7 desktop complete with Outlook, CCAD's e-mail system, and other applications like Microsoft Word and Electronic Shop Production System (ESPS).

The clients will also have full audio to play depot videos and news programs – a welcomed change for current thin client users.

"Now you can watch the CCAD News and listen to it," said Chad Hammer, the lead project manager for the zero client initiative.

"This is becoming one of the popular features of the zero client. Thin clients could

not play videos and some of the thin clients didn't have sound at all, so you could see why many users are excited about this."

Issues with thin clients sparked the need for this change.

"We tend to lose connection with the smartcard," Leyva said of the old thin clients.

"Users have to log off every now and then which is becoming a problem because it takes time to launch everything back up again."

In fact, thin client users had to reboot about ten times a day from Common Access Card (CAC) failure, equaling about 2.5 hours of wasted time just to log in.

But this won't be a problem with the new zero clients. Once a user logs in, they stay in. The login procedure is also faster.

IT found no CAC issues with zero client hardware or applications.

The system is an obvious boon for IT.

"It allows S6 to standardize and improve the end user computing experience and back-end infrastructure management," said Connie Salas, S6 Director.

"The standardization will result in increased mission effectiveness through improved accessibility, user device flexibility, tightly controlled security and enhanced computing capability.

For CCAD's IT technicians, zero clients mean better support and fewer trips to physical workstations, since most issues can be resolved via remote troubleshooting.

It should only take about 20 minutes to replace each system. Once they're installed, users can log back in, launch their new profile, and start rolling.



Corpus Christi Army Depot's Information Technologies (IT) team are replacing thousands of thin client computers with a new zero client system. Chad Hammer (Right) is leading the expansive project. Patrick Soliven (Left) was one of the main engineers who designed the Virtual Desktop Infrastructure (VDI) environment.

Photo by Kiana Allen, CCAD PA

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VT-27 SAU CO departs



Commander of the Training Air Wing 4 Reserve Component, Cmdr. John Petit, left, congratulates Cmdr. James Miller for a job well done as commanding officer for Training Squadron (VT) 27 Squadron Augment Unit (SAU) as incoming commander Lt. Cmdr. Bradley Barr looks on during a change of command ceremony July 19.

Photo by Richard Stewart, CNATRA PA





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MSM for Lt. Col. Tom Goodwin



CNATRA Assistant Chief of Staff (N3) Capt. Douglas Carsten left, presents Lt. Col. Tom Goodwin the Meritorious Service Medal (Gold Star in Lieu of second Award) during a hail and farewell on July 25. Photo by Richard Stewart, CNATRA PA



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51st Annual Navy Regatta



Photos by Paul Tubridy and MC1 Ruben Perez



and Titanic Cup Race



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Register Today - The Corpus Christi Parks & Recreation Department is offering a Youth Basketball Showcase Tournament during the Summer of 2013 at the Corpus Christi Gym (3202 Cabaniss Parkway) and Ben Garza Gym (1815 Howard Street). The August 17, 2013 tournament, which follows the 3-game guarantee, is \$150 per team for 3rd-8th grades; and \$175 per team for 9th-12th grades. These tournaments are for boys and girls. **GRADE DIVISIONS:** 3 - 4; 5 - 6; 7 - 8; 9 - 10; and 11 - 12. **REGISTRATION** will be held Monday-Friday, 9am-5pm at City Hall (1201 Leopard Street), 3rd floor, Parks & Recreation. Registration for each tournament will end six business days prior to the date of the tournament. FMI call the Athletics Office at 826-3478.

First United Methodist Church Mixes the Secular and the Sacred with August Worship Series. Broadway lovers will get a treat each Sunday in August when First United Methodist Church, 900 S. Shoreline Blvd., presents "The Bible and Broadway," a series of worship services utilizing the themes from four well-known Broadway productions. Rev. Greg Hackett, Senior Pastor, will be preaching on subject matter related to each of the productions, and the Chancel Choir will present some of each show's music at both worship services at 8:30 and 11:00 a.m. in the sanctuary. **Sunday, August 11,** Rev. Hackett will be preaching from the

text of Revelations 21:1-7 in his sermon "I Dreamed a Dream" derived from Les Misérables (music by Claude-Michel Schönberg, original French lyrics by Alain Boublil and Jean-Marc Natel, with an English-language libretto by Herbert Kretzmer). **"Popular," with text Romans 8:38-39, will be August 18's title,** taken from Wicked (music and lyrics by Stephen Schwartz and a book by Winnie Holzman). Finally on **August 25,** Rev. Hackett will preach "Circle of Life," based on the text Isaiah 42:5-9 with themes and music for **The Lion King** (music by Elton John and lyrics by Tim Rice, along with the musical score composed by Hans Zimmer with choral arrangements by Lebo M., based on the movie by Irene Mecchi, Jonathan Roberts and Linda Woolverton).

Bay Jammin' Concert Series - FREE! Concerts are held every Thursday evening now through August 22, 2013, from 7:30pm-9:30pm. The stage is set under the stars against our beautiful Corpus Christi bayfront at the Cole Park Amphitheater. Don't miss out on the great entertainment. The City will showcase a variety of bands. Music will be **LIVE**—in a variety of genre from rock, country, world beat, jazz, blues and much more. **FREE for everyone,** so bring your lawn chairs, blankets and enjoy this wonderful entertainment. **REMAINING SUMMER 2013 CONCERT LINEUP:** (Thursdays, 7:30pm-9:30pm) August 8 John Cortez

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The American Red Cross invites the community to attend a free New Volunteer Orientation and "Disaster Services: An Overview". **Who:** General public interested in becoming a volunteer OR anyone wanting to learn more about the American Red Cross from the counties served by the chapter. (Aransas, Bee, Brooks, Duval, Jim Hogg, Jim Wells, Kenedy, Kleberg, Live Oak, Nueces, Refugio, San Patricio, and McMullen Co.) **What:** Free New Volunteer Orientation & "Disaster Services: An Overview" right afterwards. **When:** Monday, August 12, 2013, 10a.m. - 1p.m. **Where:** American Red Cross Coastal Bend-Texas Chapter, 1721 S. Brownlee Blvd., Corpus Christi, TX 78404 **Why:** Participants will learn about the history of the American Red Cross, vital services we provide to our communities, the many volunteer opportunities available, and a general overview of our role during disasters. **The Red Cross works with new volunteers to find roles that best suit each person's skills, interests, and schedule. Some of the many opportunities available include: assisting victims of disaster; supporting local military members, their families,**

and veterans; teaching lifesaving skills and disaster training courses; educating the community about disaster and emergency preparedness; clerical duties; communications; and assisting with special events and fundraisers. **About the American Red Cross:** The American Red Cross shelters, feeds and provides emotional support to victims of disasters; supplies about 40 percent of the nation's blood; teaches skills that save lives; provides international humanitarian aid; and supports military members and their families. The Red Cross is a not-for-profit organization that depends on volunteers and the generosity of the American public to perform its mission. For more information, please visit redcross.org or visit us on Twitter at [@RedCross](https://twitter.com/RedCross).

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If you become a victim of internet fraud, www.USA.gov has a list of official government web resources to help direct you on the next steps to take.



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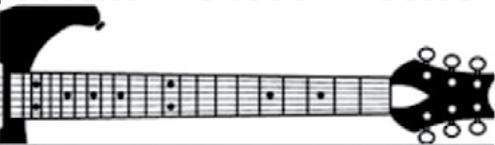
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Lt. Cmdr. Joel Bouve promoted



Chief of Naval Air Training (CNATRA) Rear Adm. Mark Leavitt pins the collar device on Cmdr. Joel Bouve, an Associate Counsel for CNATRA's legal department, as Bouve's family watches at a promotional ceremony held at the command Aug. 1.

Photo by Richard Stewart, CNATRA PA

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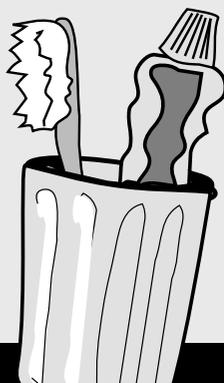
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NASCC Civilians of the Quarter



Naval Air Station Corpus Christi recognized Senior Civilian of the Quarter Ron Retzlaff (left) and Civilian of the Quarter Larry Garza at the July 31 awards ceremony.

Photo by Rod Hafemeister

AC2 William Freeman reenlists



AC2 William Freeman receives his Certificate of Reenlistment from Lt. Larry Sommers, who administered the oath, on July 26.

Photo by Bob Torres



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American Red Cross Launches New App to Recruit Volunteers - Once users download the app, they create an account. Then they learn about different jobs, such as working in a warehouse, handing out supplies or assisting with feeding. When the Red Cross has a need for volunteers, the Team Red Cross App will notify users based on their location. Potential volunteers can instantly accept or decline the volunteer opportunity. The Red Cross is encouraging the public to download the app before a disaster strikes the Texas Coast so volunteers can help immediately. The app is free and designed for iPhone and Android smart phones and tablets. Additional features include:

- A quick orientation right on the mobile device.
- Ability for people to share notifications for volunteers with their social network.
- Earn digital "badges" by completing a job test, accepting a job, sharing the app, recruiting volunteers, etc. The "badges" can then be shared with their social network.
- Allows people to donate money to the Red Cross and sign up to donate blood.
- Offers emergency response information that people can share with their friends at the touch of a button.

The Team Red Cross App can be found in the Apple App Store and the Google Play Store by searching for American Red Cross or by going to redcross.org/mobileapps.

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The Corpus Christi Parks & Recreation Department will start offering registration August 6, 2013 for its Fall 2013 High School Basketball League. This league is team concept for three divisions: Boys Varsity; Girls Big School; and Girls Small School. The season will run from September 7 through the week of October 19, 2013. Registration fee is \$350.00 per team (limit 12 players per team). REGISTRATION will be offered as follows:

A) WEEKDAYS Monday-Friday, August 6-20 from 9am-4pm at City Hall, 3rd floor, Parks & Recreation Department (1201 Leopard St.);

B) LATE REGISTRATION will be offered to customers for \$375.00 per team during August 21 - 23, 2013 from 9am-4pm at City Hall, 3rd floor, Parks & Recreation Department.

Participants will obtain a full understanding and importance of the rules and the concept of teamwork. While this program provides structure and knowledge of the sport of basketball, it also promotes positive attitudes and the importance of adapting a lifestyle with recreational activities. FMI please contact the Athletics Office at 361-826-3478 or visit www.ccparkandrec.com (click on 'SPORTS'). We invite you to Live. Learn. Play!

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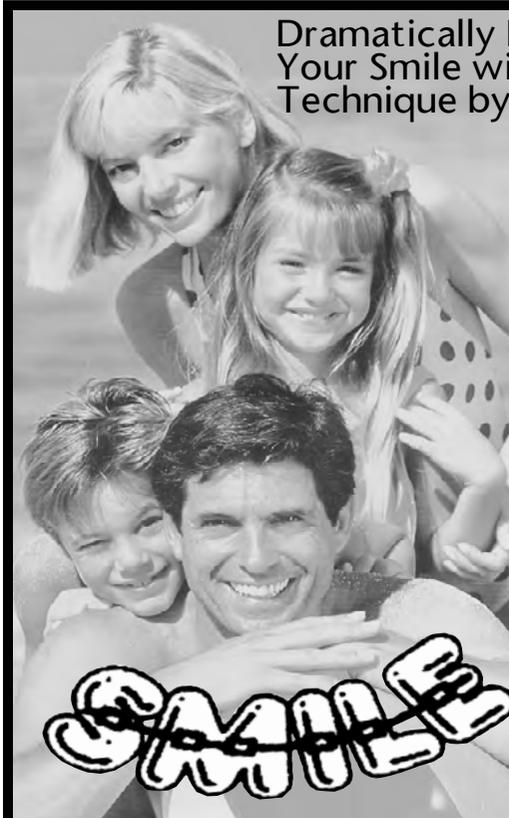


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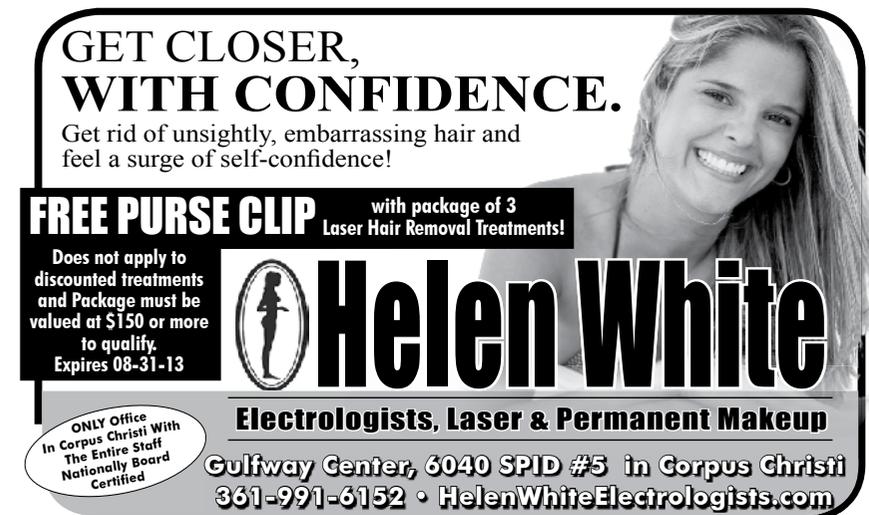


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MILES auto loan refunds

by Lt. Maren Sheppard, Legal Assistance Attorney, Gulfport Legal Assistance Office, RLSO SE

Have you obtained an auto loan through the Military Installment Loans and Education Services (MILES) auto loan program since 2010?

If so, you could be one of approximately 50,000 servicemembers who will receive refunds from U.S. Bank and Dealer Financial Services (DFS) for extra costs related to their use of deceptive marketing and lending practices under MILES.

Why Am I Getting a Refund?

On June 27, 2013 the Consumer Financial Protection Bureau (CFPB) ordered U.S. Bank and DFS to refund \$6.5 million dollars to servicemembers who obtained subprime auto loans through MILES.

The MILES program was conditioned on payments being made by allotment; however, borrowers were not informed of the extra costs associated with the allotment and the method for processing payments.

Specifically, the CFPB found that the finance charges (such as the allotment fee), annual percentage rate, payment schedule, and total payments for the loans were not disclosed to borrowers.

In addition to refunding the extra costs charged due to these omissions, the CFPB also ordered U.S. Bank and DFS to stop deceptive practices, provide refunds or credits without any further action by consumers, stop requiring the use of allotments for future loans, improve disclosures, and require reporting on their redress plans.

How Much Is My Refund and How Will I Receive it?

If you have an outstanding MILES auto loan and you obtained it after Jan. 1, 2010, you are likely entitled to a refund.

According to the American Forces Press Service, approximately 50,000 servicemembers will get refunds averaging \$100 and some will receive refunds that are much higher.

The refunds will be provided to the servicemember by U.S. Bank or DFS in the form of an account credit or by a check in the mail.

This should require no further action on your part BUT you should call MILES to ensure they have your current address on file, especially if you have moved since you received your loan.

To do so you can call the MILES Allotment/Service Contract/GAP Assistance hotline at 800-293-2040.

They will ask for your social security number to access your account and it will also probably be helpful to have your account information on hand when you contact them.

Should I Set Up an Allotment in the Future?

Allotments have traditionally been helpful to military members because they ensure payments are automatically made even if you deploy or move.

A creditor may actually require a military member to pay by allotment.

Before you set up an allotment, the CFPB

cautions against several factors.

First, be aware that there may be extra costs associated with third parties processing your payment.

Second, you will have less flexibility in the event of a financial emergency.

Because the payments come directly from DFAS, it will be more difficult to adjust your budget than if the payments were being pulled from your bank account.

Third, you will not be able to contest an allotment payment as an unauthorized charge as you would be able to if sent from a bank account.

Finally, lenders may set up a separate bank account in your name to receive the allotment payment from DFAS – this may result in a variety of additional fees.

If the creditor will allow it, a good alternative to an allotment may be setting up an Automated Clearing House (ACH) payment which draws money from your bank account rather than directly from your pay.

This method is usually free, easy to set up, and will give you more control over the transfer of your money.

A Word of Caution for ACH Accounts.

While an ACH account has various advantages when compared to an allotment, there are a few potential drawbacks to using ACH accounts.

First, an ACH is actually a debit that gives creditors access to and information about your bank account.

Second, a creditor or business may incorrectly bill you.

Third, you might overdraw your account if there is not enough funding to cover the amount billed (whether the business bills you correctly or you are overcharged).

Therefore, if you choose this option it is important to be vigilant of charges to your bank account so you can correct any potential errors that occur.

As with any transaction, it is important to review and research the transaction, including the manner of payment and any possible issues with the manner of payment.

Finally, no matter how you pay for a transaction, always scrutinize your billing statement and ask about items on that billing statement that you question or do not understand.

Do not be afraid to challenge items on your billing statement.

You may win and get the payment reduced.

Where to Go for Additional Information.

Additional information on MILES auto loan refunds can be found on the CFPB website www.consumerfinance.gov.

If you would like to set up an appointment with a legal assistance attorney for further guidance, Region Legal Service Office Southeast is here to help you.

Please visit us at http://www.jag.navy.mil/legal_services/rlso/rlso_southeast.htm to find the location of the legal assistance office closest to you.

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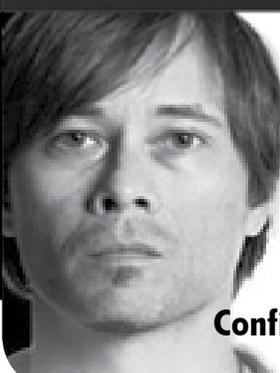
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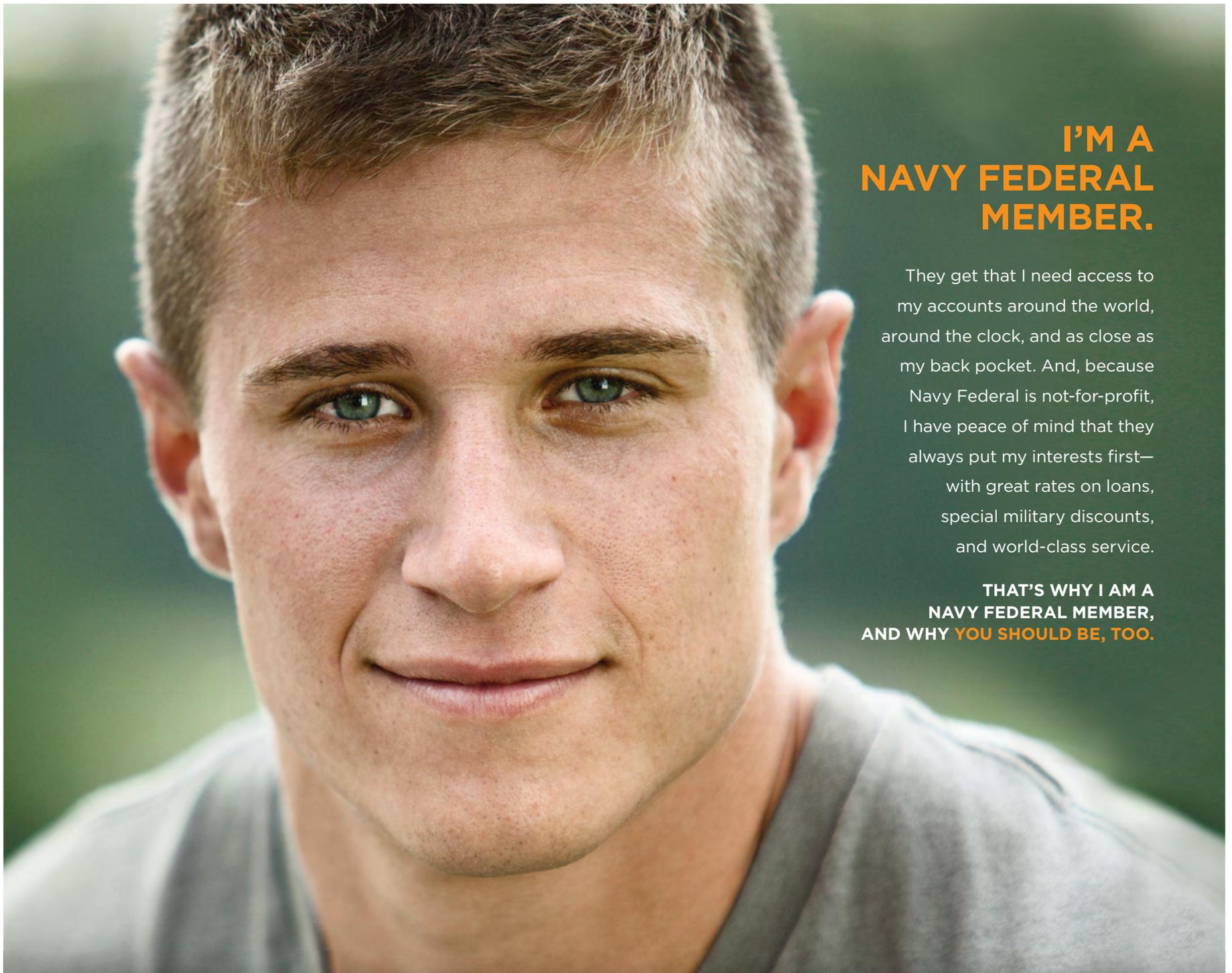
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