

MILITARY STAR ADDITIONAL BENEFITS FOR ARMY AND AIR FORCE MEMBERS

Military STAR is proud to offer our Army and Air Force customers the following benefits as our way of thanking you for serving our country.

To be eligible for the benefits below your account must be in good standing. That means you are current on your payments on the date you request this benefit.

The options below allow you the continued use of your account even if you choose to make no payments or have monthly allotment payments. Use of your account by authorized family members must be authorized by you as described in the Military STAR Terms and Conditions. Once your eligibility for this benefit ends, you will be required to comply with the current Military STAR Terms and Conditions. This will include making the minimum monthly payment at the interest rate effective at the time your eligibility ends. You are encouraged to consider making at least partial payments if you can, so as to avoid possible delinquency after your deployment, mobilization or activation ends.

Active Duty and Mobilized or Activated Reservists or National Guard Military Members Who Deploy to OEF/OIF

Deployment is defined as travel to a contingency operation or other forward area in an overseas (foreign country) location in conjunction with valid orders. If you deploy for at least 90 days while on active duty, we will:

- * Lower your interest rate to six percent (6%) for both your current balance and any new charges you make.
- * Allow you to make **no payments** or have monthly allotment payments during your deployment.

To be eligible for this benefit, you or your Unit Commander or representative must provide either a copy of your orders or a letter containing your name, your social security number, and your length/dates of deployment. Unit Commanders or representatives may submit one letter with several names on behalf of servicemembers requesting this benefit. You or your Unit Commander or representative should notify Military STAR if your deployment is extended beyond the time stated in your orders or his/her letter.

Mobilized or Activated Reservists or National Guard Members Who Do Not Deploy to OEF/OIF

If you are a mobilized or activated Reservist or National Guard, you are entitled to an interest rate reduction on charges made **before** mobilization or activation ([click here to read the Military STAR SCRA Policy](#)). If you are a mobilized or activated Reservist or National Guard traveling to a contingency operation or other forward area in an overseas (foreign country) location in conjunction with valid orders, additionally we will:

* Lower your interest rate to six percent (6%) for all charges you make **after** you are mobilized or activated.

To be eligible for this additional mobilization or activation benefit, you or your Unit Commander or representative must provide a copy of your orders. This benefit may be requested at the same time you or your Unit Commander or representative requests SCRA benefits.

Orders or letters advising of deployment may be submitted as follows:

By mail: Exchange Credit Program

PO Box 650410

Dallas, Texas 75265-0410

By fax: Commercial 214-312-4326

DSN 967-4326

By internet: deployment@aafes.com

Note: If sending by Internet, an image of the travel order should be included.

This benefit is offered effective January 5, 2004. Each request will be considered based on the current benefit offered on the date your request is received. Once you are approved for this benefit, the terms will remain effective during your period of mobilization, activation or deployment, unless such change is required by law, regulation, Executive Order, or other non-discretionary policies applicable to Military STAR or the military exchanges. At the end of your mobilization, activation or deployment, your Military STAR Terms and Conditions will govern your account. These terms are subject to change.

NEXCOM MILITARY STAR REDUCED INTEREST RATE DEPLOYMENT POLICY

The joint Exchange Credit Program is pleased to offer a reduced interest rate program for Military STAR cardholders who are in a deployment status. Qualification rules vary by service and details for Nexcom cardholders are provided below.

The Military STAR reduced interest rate program provides qualifying service members whose account is in good standing (i.e., not in a “collection” status):

A reduced 6% interest rate, the ability to continue to use the account during the deployment period, and no payments required during deployment period.

Navy Policy:

Qualification is NOT based on routine or scheduled deployment away from home port.

Navy commands may use the Department of Defense Financial Management Regulation (FMR), Volume 7A, Chapter 10 to support certification. Contingency areas for which Navy personnel qualify (such as the Persian Gulf) are the same as those for which entitlements to imminent danger pay are listed in the FMR. It may be accessed via the Internet at: <http://www.dtic.mil/comptroller/fmr/07a/index.html>

To qualify for this program, Navy personnel must be assigned to a contingency area as defined above for at least 90 days.

To qualify, an account must not be in a collection status when the request is received. Accounts in a collection status will remain in that status until the customer resolves the delinquency. Charge transactions are not permitted on accounts in a collection status.

Accounts must be in good standing. That means you are current on your payments on the date you request this benefit.

Interest will revert to the normal rate on the balance and new purchases when the deployment end date or 90 days is reached.

To update accounts during deployment for address change, authorized users, or credit line increases (hardships only), the customer will need to contact the Military STAR Customer Service Center, a local Exchange’s customer service representative, or write to the Military STAR Customer Service Center by using the mail, fax, or Internet address listed on the reverse side of their statement.

To receive the lower interest rate, the cardholder or the cardholder’s command may provide a letter upon deployment to the Military STAR Customer Service Center, identifying those eligible Sailors who are being deployed within a contingency area for a minimum of 90 consecutive days. The cardholder or the cardholder’s command can fax

the letter to (214) 312-4326, DSN 967-4326. The mailing address is Exchange Credit Program, P.O. Box 650410, Dallas, TX 75265-0410. It may also be e-mailed to deployment@aafes.com. If the deployment is extended, the cardholder or the cardholder's command will need to again notify the Military STAR Customer Service Center. See sample Navy Command letter below:

Sample Letter for Navy Commands

From: Commanding Officer, USS SHIP
To: Military STAR card representatives

Subj: MILITARY STAR CARD REDUCED INTEREST RATE PROGRAM

1. This letter certifies that the following individuals are under orders and will be in a contingency area as identified in the DoD Financial Management Regulation, Volume 7A, Chapter 10 for a minimum period of 90 consecutive days, from (date) to (date). As defined, they qualify for the Military STAR card's reduced interest rate program.
2. Members who qualify for deployed status will automatically receive a reduction in the interest rate to 6%.
3. The list below provides those service members that qualify for the reduced interest rate program.

SH1 Jane Doe acct #601945-1234567890
BM2 Tom Thumb acct #601945-0987654321

BY DIRECTION

Marine Corps: MILITARY STAR REDUCED INTEREST RATE DEPLOYMENT POLICY

Qualification is NOT based on routine or scheduled deployment away from duty station.

For Marine Corps personnel, in lieu of JCS Deployment Orders which identify contingency areas, Marine Corps commands may use the Department of Defense Financial Management Regulation (FMR), Volume 7A, Chapter 10 to support certification. Contingency areas for which Marine Corps personnel qualify (such as the Persian Gulf) are the same as those for which entitlements to imminent danger pay are listed in the FMR. It may be accessed via the Internet at:

<http://www.dtic.mil/comptroller/fmr/07a/index.html>

To qualify, an account must not be in a collection status when the request is received. Accounts in a collection status will remain in that status until the customer resolves the delinquency. Charge transactions are not permitted on accounts in a collection status.

To be eligible for the below benefit, your account must be in good standing. That means you are current on your payments on the date you request this benefit.

Option applied:

A reduced 6% interest rate, the ability to continue to use the account during the deployment period, and no payments required during deployment period.

Interest will revert to the normal rate on the balance and new purchases when the deployment end date or 90 days is reached.

To update accounts during deployment for address change, authorized users, or credit line increases (hardships only), the customer will need to contact the Military STAR Customer Service Center, a local Exchange's customer service representative, or write to the Military STAR Customer Service Center by using the mail, fax, or Internet address listed on the reverse side of their statement.

To receive the lower interest rate, the cardholder or the cardholder's command may provide a letter upon deployment to the Military STAR Customer Service Center, identifying those eligible Marines who are being deployed within a contingency area for a minimum of 90 consecutive days. The cardholder or the cardholder's command can fax the letter to (214) 312 – 4326, DSN 967-4326. The mailing address is Exchange Credit Program, P.O. Box 650410, Dallas, TX 75265-0410. It may also be e-mailed to deployment@aafes.com. If the deployment is extended, the cardholder or the cardholder's command will need to again notify the Military STAR Customer Service Center.