



ARMY EMERGENCY RELIEF

29 September 2014

AER Policy Memo 2014-3

Subject: AER Account and Allotment Authorization Form (AER Form 55)

1. References:

- a. Department of Defense Financial Management Regulation (DoD FMR), Section 400801, dated June 2013.
- b. AR 930-4, Army Emergency Relief, paragraph 2-3, h., dated 22 February 2008.
- c. AER Section Reference Manual, paragraph 2-7, dated 1 July 2014.

2. Background

a. This policy memo establishes AER Form 55 that may be used in lieu of a special power of attorney (SPOA), when appropriate, to provide an AER no interest loans to an authorized Army dependent when the Soldier cannot be physically present to sign the promissory note. Under this policy change, AER may provide a Servicemember who is not physically present with a no-interest loan repayable by allotment by validating the Servicemember's identity through a digital signature from their CAC card or other US Government issued (digital) certificate.

b. Currently, when a Spouse or other authorized dependent seeks AER assistance without their sponsor being present, they must have a valid special power of attorney from their sponsor granting them authority to act as the sponsor's attorney-in-fact to establish, change, or stop allotments. This requirement is based on the following:

- i. AER assistance loans are to be repaid by allotment from the Servicemember's pay as the primary means of repayment. Only when an allotment cannot be established from a Soldier's pay will an alternative means of repayment, such as cash billing, be used.
- ii. In establishing an allotment to repay an AER loan, the DoD FMR requires that an allotment be established only when requested in writing by the Servicemember or from an agent acting under a specific power of attorney. The DoD FMR further requires that allotments will be established, discontinued or changed only after the member's identity has been validated.

c. To meet the DoD FMR requirement for validating a Servicemember's identity, AER will accept the use of a digital signature created by using US Government issued certificates from a CAC card as the standard for validating an individual's identity when they are not physically present.

d. In the event the Soldier is not physically present, and there is no properly executed special power of attorney and/or the Soldier's identity cannot be validated by use of a digital signature,

AER Form 55 may be used provided the AER Officer can validate the Soldier's identity and document the actions taken to validate the Soldier's identity.

3. Procedures for executing AER Form 55, AER Account and Allotment Authorization Form.

a. When utilizing AER Form 55, the AER Officer will complete blocks 1 through 10 and 12 through 18 which provides the Soldier details of the loan amount and repayment terms. The AERO will then email a copy of the form to the Soldier's military email address. The email will be encrypted and digitally signed by the AER Officer.

b. Have the Soldier review and digitally sign the form in block 11a using their CAC card and date the form in block 11b. Direct the Soldier to return the signed form via encrypted and digitally signed email back to the AER Officer.

c. The AER Officer will then complete blocks 19 through 22 to include digitally signing block 20 with their CAC card.

d. Once the form is completed, the form and transmittal emails will be filed as part of the case file in netFORUM.

4. This policy does not exempt Soldiers in the grade of E-1 thru E-4 from going through their Chain of Command to request assistance using AER Form 700. The Chain of Command's recommendation is still required on AER Form 700. Although the Soldier may not physically be present when using AER Form 55, the fact remains that the Soldier is applying for AER assistance.

5. AER Form 55 is not a blanket authorization form. Unlike a SPOA that may be used multiple times prior to its expiration or revocation, a separate AER Form 55 must be executed for each request for assistance. A separate Case ID number is generated for each case and annotated in block 17.

6. This policy memo will remain in effect until incorporated into an update of the Section Reference Manual, superseded or revoked.



C. Eldon Mullis
Colonel, US Army, Retired
Deputy Director for Administration and Secretary

Encls:

AER Form 55 version 9/2014, Army Emergency Relief Account and Allotment Authorization Form

Army Emergency Relief Account and Allotment Authorization Form

Purpose: This form may be used to provide Army Emergency Relief (AER) assistance to an authorized dependent of a Servicemember when the Servicemember is not available to execute the loan agreement in person, and repayment of the loan will be made by allotment from the Servicemember's active and/or retired military pay. When using this form, the Servicemember's identity will be validated by their use of their US Government issued digital signature (CAC card). If the Servicemember is unable to digitally sign the form, then the AER Officer must document how the Servicemember's identity was validated. This form, when properly executed, may be used in lieu of a Special Power of Attorney required to provide AER assistance to an authorized dependent when the Servicemember is unavailable.

TO BE COMPLETED BY THE ALLOTTER

1. BRANCH OF SERVICE (<i>x one</i>) <input type="checkbox"/> ARMY <input type="checkbox"/> MARINE CORPS <input type="checkbox"/> NAVY <input type="checkbox"/> AIR FORCE	2. NAME OF ALLOTTER (<i>Last, First, MI</i>) (<i>Print or type</i>)	3. CLIENT ID	4. PAY GRADE
5. ADDRESS OF ALLOTTER (<i>Street or Box Number, City, State, ZIP Code</i>)	6. DAYTIME TELEPHONE NUMBER (<i>Include area code</i>)	7. EMAIL ADDRESS	
8. NAME OF AUTHORIZED DEPENDENT (<i>Last, First, Middle Initial</i>) (<i>Print or type</i>)	9. DEPENDENT'S CLIENT ID:	10. DEPENDENT'S EMAIL ADDRESS	

STATEMENT OF AUTHORIZATION AND UNDERSTANDING

I hereby authorize Army Emergency Relief (AER) to directly, or indirectly through the Air Force Aid Society, Navy Marine Corps Relief Society, Coast Guard Mutual Aid, or the American Red Cross, make a onetime interest free loan to my authorized dependent named above and in consideration of this loan I hereby guarantee its repayment in full. I further hereby request that AER start an allotment (Class L) from my active duty and/or retired military pay for the purpose of repayment of this loan. I understand that the monthly allotment amount will be determined by AER in coordination with me and/or my authorized dependent based on the total amount I and/or my authorized dependent have borrowed from AER and our agreed repayment period. I understand that this allotment request is a legal document and that by signing this contract, I am making myself responsible for: 1) Ensuring that my information is correct; 2) Reviewing my LES to ensure the allotment stops, starts, and/or changes as appropriate; 3) Collecting overpayments from receiver(s) of allotment overpayments, if I do not change or stop the allotment after a loan is repaid; and 4) Contacting receiver(s) of allotment(s), at my expense, to obtain monthly statements for my personal records. I understand that once this allotment is started any requested changes must be made through AER. In the event AER is unable to establish an allotment from my active and/or retired military pay, I promise to make payments by other means which may include payments by debiting my savings and/or checking account and/or by cash or check. I have read and been provided a copy of this document. **THIS STATEMENT IS VALID ONLY FOR THE CASE ID LISTED IN BLOCK 16 BELOW AND DOES NOT APPLY TO ANY OTHER REQUESTS FOR ASSISTANCE. I UNDERSTAND AND AGREE THAT BY AFFIXING MY DIGITAL SIGNATURE ON THIS DOCUMENT I AM PROVIDING MY CONSENT TO THE ACTIONS AND CONDITIONS STATED HEREIN.**

11a. SIGNATURE OF ALLOTTER	11b. DATE (YYYYMMDD)
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TO BE COMPLETED BY THE ARMY EMERGENCY RELIEF OFFICER

12. TOTAL LOAN AMOUNT: \$	13. MONTHLY AMOUNT OF ALLOTMENT: \$	14. TERM OF ALLOTMENT IN MONTHS:	15. EFFECTIVE DATE: (YYYYMMDD)
16. CASE ID:	17. AER SECTION:	18. ALLOTTER'S IDENTITY VALIDATED? <input type="checkbox"/> Digitally signed e-mail and or request form <input type="checkbox"/> Other	

STATEMENT OF AER OFFICER

I certify that in my accepting this request for an allotment from the service member named above and that I have validated the service member's identity as required by Section 400801 of DoD 7000.14R (Financial Management Regulation).

19. NAME OF AER OFFICER: (<i>Last, First, Middle Initial</i>) (<i>Print or type</i>)	20. SIGNATURE OF AER OFFICER:	21. DATE (YYYYMMDD)
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22. COMMENTS: