



POLICY TITLE: RESIDENT ACCOUNTS POLICY NUMBER: 2.12 CHAPTER 18: FISCAL MANAGEMENT		PAGE <u>1</u> OF <u>14</u>
 STATE of MAINE DEPARTMENT of CORRECTIONS Approved by Commissioner: 		PROFESSIONAL STANDARDS: See Section VIII
EFFECTIVE DATE: February 14, 1983	LATEST REVISION: July 30, 2025	CHECK ONLY IF APA []

I. AUTHORITY

The Commissioner of Corrections adopts this policy pursuant to the authority contained in 34-A M.R.S.A. Section 3039.

II. APPLICABILITY

All Maine Department of Corrections Facilities

III. POLICY

It is the policy of the Department of Corrections to effectively manage resident accounts and to require residents who receive salaries, wages, stipends, honorariums, or other compensation for work to participate in a savings plan in preparation for release and to use for other authorized purposes.

IV. DEFINITIONS

None

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VI. ATTACHMENTS

Attachment A:	Collection Priority List
Attachment B:	Waiver of Right to Receive Funds
Attachment C:	Resident Personal Checking Account and Debit Card Agreement

VII. PROCEDURES

Procedure A: General

1. The Commissioner, or designee, shall ensure that there is maintained in a commercial bank the Department's Resident Trust Account consisting of all of the monies contained in the individual resident facility accounts.
2. All resident funds held by the Department are to be safeguarded and accounted for in accordance with generally accepted accounting principles. *5-ACI-1B-21 & 4-JCF-6B-12*
3. At each facility, the Chief Administrative Officer, or designee, shall ensure that for each resident there is established an individual general account at the facility to allow the resident to engage in authorized monetary transactions.
4. At each facility, the Chief Administrative Officer, or designee, shall ensure that for each resident there is also established an individual phone account at the facility to allow each resident to make authorized phone calls.
5. All funds received for a resident shall be posted to the resident's general account, unless the funds are clearly designated by the sender for paying for telephone calls, in which case they shall be posted to the resident's phone account.
6. A resident may transfer funds from their general account (except for funds in their personal savings escrow account) to their phone account, but a resident is not allowed to transfer funds from their phone account to their general account.
7. Except as set out in Procedure B, all transactions affecting the resident's general or phone account shall be posted to the resident accounting system within three (3) business days after receipt in the facility Business Office.
8. Notwithstanding the above, in the event that a transaction has been invalidated or there is reasonable suspicion that a transaction will be invalidated as fraudulent, for lack of sufficient funds, or for any other reason, the Chief Administrative Officer, or designee, may take any appropriate action to prevent the processing of invalid transactions.
9. No financial transactions are allowed between residents, residents and staff, or residents and volunteers or student interns. No financial transactions are allowed between a resident and the family or friend of another resident, except with the approval of the Chief Administrative Officer and, if applicable, the Chief Administrative Officer of the other facility. *5-ACI-1B-23, 4-ACRS-7D-30 & 4-JCF-6B-14*
10. No financial transactions are allowed between a resident and a person with whom the resident has been prohibited from having contact as a result of any Department policy unless there is a court order permitting the transaction (for example, a child support order).
11. A resident may be prohibited from sending funds to or receiving funds from any other person by the Chief Administrative Officer, or designee, when there is reasonable suspicion that the financial transactions would facilitate criminal or juvenile criminal activity or violation of facility rules or would create a risk to the safety of persons, security, or orderly management of the facility.

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12. Having a criminal or a juvenile criminal record shall not, in and of itself, constitute a barrier to financial transactions with a resident, but the nature and the circumstances of the offense may provide the reasonable suspicion for prohibiting financial transactions.
13. Being a former staff member, volunteer, or student intern shall not, in and of itself, constitute a barrier to financial transactions with a resident.

Procedure B: Deposits

1. Funds received in the form of a personal check or a money order (whether issued by the U.S. Postal Service, Western Union, or other source) shall not be posted to a resident's account, and any personal check or money order received shall be returned to the sender and the resident shall be notified of the action.
2. All other funds received in the form of a check payable to a resident (for example, a cashier's check or certified check from a bank or credit union, a check from the resident's savings account at a bank or credit union or from another investment account of the resident, a government agency check, including a tribal government check, or a work release or remote work payroll check) shall be noted as "For Deposit Only" and shall be deposited into the Department's Resident Trust Account. The resident's signature is not required.
3. If a check is received payable to more than one resident, it shall be returned to the sender, unless it is a government agency check, in which case it shall be posted to each resident's general account as outlined below, with an equal portion of the funds credited to each payee, unless designated otherwise by the government agency.
4. If a check is received payable to a resident "or" another person who is not a resident, it shall be returned to the sender, and the resident shall be notified of the action, unless it is a government agency check, in which case it shall be posted to the resident's general account as outlined below.
5. If a check is received payable to a resident "and" another person who is not a resident, it shall be returned to the sender, unless it is a government agency check, in which case it shall be forwarded to the other person and the resident shall be notified of the action. If that person cannot be located, it shall be returned to the sender and the resident shall be notified of the action.
6. All funds received in the form of a check issued by facility business staff shall be posted to a resident's general account on the day it is issued and any hold shall be released as soon as practicable.
7. Except for funds received in the form of a check issued by facility business staff, all funds received in the form of a checks, unless they are not allowed to be posted to a resident's account as set out above, shall be posted to the resident's general account within three (3) business days after receipt in the facility Business Office but shall be placed on hold for a period of seven (7) calendar days from the date of posting.
8. All funds that are deposited directly through a web-based credit or debit card system shall be posted to a resident's general or phone account, as designated by the

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depositor, in accordance with the web-based system and shall be placed on hold for three (3) business days.

9. All other funds that are deposited directly shall be posted to a resident's general account within three (3) business days after receipt in the facility Business Office and shall not be placed on hold, except for a work release or remote work payroll direct deposit, which shall not be posted until the pay stub has been forwarded to the facility Business Office and the bank maintaining the Department's Resident Trust Account has received the funds electronically.
10. Funds received in the form of cash, other than cash brought by a resident to the reception facility at intake, shall not be posted to a resident's account and shall be handled in accordance with Department policy.
11. Cash brought to a reception facility by a resident at intake shall be posted to the resident's general account on the same day as it is received in the facility business office and there shall be no hold placed on it.
12. All other funds from outside sources shall be posted to a resident's general account within three (3) business days after receipt in the facility Business Office but shall be placed on hold for a period of seven (7) calendar days from the date of posting.
13. Notwithstanding the above, the facility Chief Administrative Officer, or designee, may determine to extend the period for which funds are placed on hold, may place an indefinite freeze on funds, or may determine to not allow the deposit of funds to a resident's account at all upon reasonable suspicion that a check is not backed up by sufficient funds; a check has been forged; or the funds have been obtained through or would be used to facilitate fraud, extortion, drug trafficking, or other illegal activity or a violation of facility rules; or for any other reason relating to safety, security, or orderly management of the facility. In addition, funds shall not be deposited to a resident's account if receipt of the funds is prohibited as set out in Procedure A.
14. One hundred percent (100%) of all funds which are posted and for which the hold has been released or for which there is no hold, after any obligations are deducted, shall be applied to the current balance in the resident's general account or phone account, as applicable, unless the Chief Administrative Officer, or designee, has determined to not allow the deposit of the funds as set out above.
15. Any interest accrued as a result of the deposit of funds in the Department's Resident Trust Account shall first be used to defray the expense of that account and the remainder shall be deposited into the Resident Benefit Fund. **4-JCF-6B-12**

Procedure C: Withdrawals and Obligations

1. The facility Chief Administrative Officer, or designee, may determine to not allow the withdrawal of funds from a resident's account upon reasonable suspicion that the request for withdrawal has been forged or the request for withdrawal or the funds have been obtained through or would be used to facilitate fraud, extortion, drug trafficking, or other illegal activity, or for any other reason relating to safety, security, or orderly management of the facility.

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2. Facility business staff shall make a reasonable effort to prevent the incurring of debt by residents, i.e., if a resident does not have sufficient funds to cover an elective withdrawal (canteen, etc.), the withdrawal shall not be allowed. This does not preclude the incurring of any of the obligations on the Collection Priority List, Attachment A.
3. Facility business staff shall post non-elective withdrawals as obligations and shall prioritize and collect payments toward obligations in accordance with the Collection Priority List.
4. Funds received in the form of a benefits check from the Veterans Administration may only be used to pay toward those obligations so noted on the Collection Priority List, unless the resident specifically requests the funds, or a portion thereof, be applied to another obligation.
5. Upon release to the community, all funds in the resident's phone account shall be transferred to the resident's general account, and, after the deduction of obligations, the funds remaining in the general account shall be returned to the resident, unless the funds remaining are under \$1.00 and the resident has signed a Waiver of Right to Receive Funds (Attachment B) and has agreed to have their funds deposited instead into the Resident Benefit Fund.
6. Any subsequent funds received for the resident shall be forwarded at least monthly for three (3) months, after which the funds shall be returned to the sender.
7. Upon release to a jail, a correctional facility in another jurisdiction, or a state psychiatric hospital (or, for a juvenile resident, a nonstate mental health institution or residential treatment facility), all funds in the resident's phone account shall be transferred to the resident's general account, and, after the deduction of obligations, the funds remaining in the general account shall be forwarded to the receiving facility, with any subsequent funds received forwarded at least monthly for three (3) months, after which the funds shall be returned to the sender.
8. Upon transfer to a jail, a correctional facility in another jurisdiction, or a state psychiatric hospital (or, for a juvenile resident, a nonstate mental health institution or residential treatment facility), all funds in the resident's phone account shall remain in the resident's phone account at the sending facility, unless the receiving facility agrees to ensure that the funds will be used only for phone calls by the resident, and, if so, after the deduction of obligations, the phone account funds shall be forwarded to the receiving facility with any subsequent funds received for the phone account forwarded at least monthly until the resident is returned to the Department.
9. Upon transfer to a jail, a correctional facility in another jurisdiction, or a state psychiatric hospital (or, for a juvenile resident, a nonstate mental health institution or residential treatment facility), all funds in the resident's general account (except for funds in their personal savings escrow account), after the deduction of obligations, shall be forwarded to the receiving facility, with any subsequent funds received forwarded at least monthly, until the resident is returned to the Department.
10. Upon transfer to a jail, a correctional facility in another jurisdiction, or a state psychiatric hospital (or, for a juvenile resident, a nonstate mental health institution or residential treatment facility), the Commissioner, or designee, shall take appropriate steps to

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ensure that the receiving facility forwards any funds received at that facility to the sending facility so that the facility business office can deduct obligations and then return the remaining funds to the receiving facility.

11. When a resident is transferred to a Department facility from a jail, a correctional facility in another jurisdiction, or a state psychiatric hospital and is then returned to the sending facility, all funds in the resident's phone and general account shall be forwarded to the sending facility.
12. Upon death, funds remaining in the resident's general and phone accounts shall be handled in accordance with Title 34-A Section 3040-A and the applicable Department policy.
13. The following obligations incurred during a prior time in custody in a Department facility, if still owed, shall be prioritized in accordance with the Collection Priority List (Attachment A) if a resident is returned to custody:
 - a. court-ordered restitution on the same docket as the prior time in custody (i.e., for a resident who is back in Department custody due to a revocation);
 - b. court-ordered penalties, fines (including Victim Compensation Fund assessments), and surcharges on the same docket as the prior time in custody (i.e., for a resident who is back in Department custody due to a revocation);
 - c. ongoing child support;
 - d. order to enforce payment after default;
 - e. court-ordered filing fees – federal;
 - f. court-ordered filing fees – state;
 - g. court-ordered attorney's fees;
 - h. back taxes;
 - i. alimony;
 - j. facility restitution (through disciplinary process); and
 - k. monetary sanctions (through adult disciplinary process).

Procedure D: Documentation and Fees

1. Facility business staff shall notify each resident monthly of all transactions related to their general or phone account by providing an account statement showing the previous month's transactions. Staff shall not provide any additional copies of this monthly statement, unless the resident pays a service charge of fifty cents (50¢), in addition to any copying charge.
2. Facility business staff shall also notify the resident as soon as reasonably possible of any transactions being charged to their general or phone account to correct an administrative error. This notification shall inform the resident of the nature of the charge, the amount to be withheld, either fixed or as a percentage, and over what period of time the collection is to be extended.

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3. Any request from a resident for research on their general or phone account shall be submitted by the resident to the facility Business Office. Any research on account transactions and supporting documentation shall be limited to records dated within three (3) fiscal years from the date of the request.
4. A service charge of fifty cents (50¢) shall be assessed for any research requested by a resident, in addition to any copying charge. This fee shall be waived if the account was found to be in error due to circumstances beyond the control of the resident submitting the request.
5. A resident requesting a certified account statement from the facility business office for filing with a court shall write on the request "Certified Account Statement for Court". A request so marked shall be fulfilled by the facility business office within three (3) business days of its receipt by the business office.
6. A resident requesting a certified account statement from the facility business office for filing with a court shall be assessed a service charge of fifty cents (50¢), in addition to the copying charge, unless the resident is without the funds to pay the charges. A resident may receive no more than two (2) free copies of a certified account statement per month unless the resident provides sufficient documentation that they have filed the free certified account statements already received that month with a court.
7. Only facility business staff may provide account statements or other information relating to a resident's general or phone account.
8. A resident account from which more than three (3) checks per week are issued shall be assessed a service charge of fifty cents (50¢) per additional check after three (3) have been issued.

Procedure E: Requirements for Investments

1. A resident shall be allowed to disburse funds from their general account at the facility to a savings account at a bank or credit union after any collections required by this policy and the Collection Priority List, provided that any disbursement of funds shall not be made from the resident's personal savings escrow account at the facility unless there is more than \$1000 in the escrow account and the disbursement does not result in a balance of less than \$1000 in that account. Any interest earned on a savings account at a bank or credit union shall accrue to the resident. *5-ACI-1B-22 & 4-JCF-6B-13*
2. A resident shall be allowed to disburse funds from their general account at the facility to any other type of investment that they choose after any collections required by this policy and the Collection Priority List, provided that any disbursement of funds shall not be made from the resident's personal savings escrow account at the facility unless there is more than \$1000 in the escrow account and the disbursement does not result in a balance of less than \$1000 in that account. The resident shall be allowed to make any investment unless a substantial reason justifies otherwise, as determined by the facility Chief Administrative Officer, or designee. Any interest earned on an investment shall accrue to the resident.

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3. A resident shall also be allowed to make changes to their investments unless a substantial reason justifies otherwise, as determined by the facility Chief Administrative Officer, or designee.
4. Department staff shall not be involved in resident investment activities, except that facility business staff shall facilitate the deposit of funds into and the disbursement of funds from the resident's general account at the facility as allowed above.
5. All resident financial statements, including from bank or credit union savings accounts or other investments, shall be forwarded to the facility Business Office and a copy shall be kept in the resident's account file, with the originals forwarded to the resident.
6. Upon request of the resident, the facility Business Manager shall keep any original savings account or other investment documentation in the facility business office safe and shall have the information properly recorded.

Procedure F: Resident Savings Plan

1. Any adult resident who earns a salary, wage, stipend, honorarium, or other monetary compensation for work performed in any job in a facility or the community, including remote work, shall be required to save a percentage of those earnings in a personal savings escrow account at the facility, unless exempted from this requirement as set out below.
2. A resident's personal savings escrow account is a part of their general account.
3. The minimum percentage that shall be collected by the facility business staff for a resident's personal savings escrow account shall be 10% of earnings, except as set out below.
4. The Chief Administrative Officer, or designee, may waive or reduce the minimum percentage when more than 80% of a resident's earnings are already being collected for other obligations. The waiver or reduction shall be terminated when other collections fall to 80% or below.
5. A resident may request that more than the minimum percentage be deposited into their personal savings escrow account.
6. Once the amount in their personal savings escrow account reaches \$1,000, a resident may request that there be no further deposits made into that account by notifying the facility Business Office in writing.
7. A resident may fulfill the obligation with respect to their personal savings escrow account by requesting that \$1,000 be withheld from their general account and applied to their personal savings escrow account in a lump sum.
8. A resident may request the withholding from their general account of an amount less than the \$1,000 lump sum with the understanding that the requirement to save a percentage of earnings shall continue until the \$1,000 threshold is reached. The minimum amount of each withholding is \$10.00.
9. A resident may accumulate more than \$1,000 in their personal savings escrow account.

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10. Money held in a resident's personal savings escrow account above \$1,000 may be disbursed prior to a resident's discharge from Department custody upon the resident's written request to the facility Business Office for a transfer of funds from their personal savings escrow account. The disbursement of money under this provision shall not result in a balance of less than \$1,000 in the resident's personal savings escrow account. Money disbursed under this provision is not required to be paid back.
11. A resident may make a request for such a disbursement only once per quarter, unless the disbursement is to repay a credit improvement loan as described below, in which case a request may be made monthly.
12. In addition to the above, money held in a resident's personal savings escrow account, regardless of balance, may be disbursed prior to a resident's discharge from Department custody upon the resident's written request to the facility Chief Administrative Officer, or designee, provided it is for a documented educational or family need as determined by the Chief Administrative Officer, or designee.
13. Money shall also be disbursed from a resident's personal savings escrow account if required for an obligation which must be collected from the resident's personal savings account as set out on the Collection Priority List.
14. Money disbursed from a resident's personal savings escrow account for a documented educational or family need or disbursed from the account due to an obligation which must be collected from the resident's personal savings account as set out on the Collection Priority List shall be paid back up to the minimum requirement of \$1,000 by collecting from the resident a minimum percentage of 10% of all future earnings, except for residents who have established a voluntary personal savings escrow account.
15. A resident may opt out of the requirement to save a percentage of their earnings in a personal savings escrow account or may have any funds already saved disbursed upon the resident's written request to the Chief Administrative Officer, or designee, if they have no realistic expectation of release because they are serving a life sentence without parole or a sentence that would put the resident's age at 75 years or older at their earliest possible release date or because they have been determined by the facility physician to be terminally ill and unlikely to be alive at their earliest possible release date.
16. Upon release to the community, any funds in the resident's personal savings escrow account shall be returned to the resident.
17. Upon release to a jail, a correctional facility in another jurisdiction, or a psychiatric hospital, all funds in the resident's personal savings escrow account shall be forwarded to the receiving facility.
18. Upon transfer to a jail, a correctional facility in another jurisdiction, or a psychiatric hospital, all funds in the resident's personal savings escrow account shall remain at the sending facility and may only be disbursed by a resident making a written request to the appropriate staff at the sending facility as set out above or if required due to an obligation which must be collected from the resident's personal savings account as set out on the Collection Priority List.

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19. When a resident is transferred to a Department facility from a jail, a correctional facility in another jurisdiction, or a psychiatric hospital and is then returned to the sending facility, all funds in the resident's personal savings escrow account shall be forwarded to the sending facility.
20. Upon death, any funds in this account shall be handled the same as other funds in the resident's general account.
21. An adult resident who is not earning a salary, wage, stipend, honorarium, or other compensation for work may request that the facility establish a voluntary personal savings escrow account and transfer money from their general account funds for deposit into their personal savings escrow account. The minimum amount of each transfer is \$10.00.
22. A juvenile resident, regardless of whether or not they are earning a salary, wage, stipend, honorarium, or other compensation for work, may request that the facility establish a voluntary personal savings escrow account and transfer money from their general account funds for deposit into their personal savings escrow account. The minimum amount of each transfer is \$ 5.00.
23. Money held in a voluntary personal savings escrow account, regardless of balance, may be disbursed prior to a resident's discharge from Department custody upon the resident's written request to the facility Business Office for a transfer of funds from their personal savings escrow account. Money disbursed under this provision is not required to be paid back.
24. A resident may make a request for such a disbursement only once per quarter, unless the disbursement is to repay a credit improvement loan as described below, in which case a request may be made monthly.

Procedure G: Credit Improvement Loans

1. An adult resident or a juvenile resident who has attained 18 years of age may be approved by the facility Chief Administrative Officer, or designee, to receive a loan from a bank or credit union without the loan money being deposited in the resident's general account or phone account if:
 - a. the resident is on work release;
 - b. the loan is designed to improve the resident's credit score;
 - c. the loan does not exceed an amount set by the Commissioner, or designee;
 - d. the loan money is to be deposited in a savings account that the resident has at the bank or credit union;
 - e. the savings account is in the resident's name alone, without any co-owners;
 - f. the loan is secured in full by money disbursed by the resident from their general account at the facility to the resident's savings account at the bank or credit union after any collections required by this policy and the Collection Priority List, provided that any disbursement of funds shall not be made from the resident's personal savings escrow account at the facility unless there is more than \$1000 in the

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escrow account and the disbursement does not result in a balance of less than \$1000 in that account; and

- g. the loan is required to be repaid in full from the above secured money or from other money disbursed by the resident from their general account at the facility after collections required by this policy and the Collection Priority List, provided that any disbursement of funds shall not be made from the resident's personal savings escrow account at the facility unless there is more than \$1000 in the escrow account and the disbursement does not result in a balance of less than \$1000 in that account (unless it is a voluntary personal escrow savings account).
2. A resident meeting the above criteria may submit a written request to their Unit Team (or Treatment Team if a juvenile resident) to be approved for a credit improvement loan, and, after considering the Team's recommendation, the Chief Administrative Officer, or designee, shall decide whether to approve the loan and notify the Unit Manager (UM), or designee, or Juvenile Program Manager (JPM), or designee, as applicable, of the decision.
3. The UM, or designee, or JPM, or designee, as applicable, shall notify the resident of the decision and also document the Team's recommendation and the decision of the Chief Administrative Officer, or designee, in the Department's resident and client records management system.
4. Any loan money received in accordance with the above is exempt from obligations that would otherwise be required to be collected by facility business staff from money received by the resident. It is the responsibility of the resident to notify the bank or credit union that it must designate the money as a credit improvement loan.
5. Department staff shall not be involved in resident loan and loan repayment activities, except that facility business staff shall facilitate the disbursement of funds from the resident's general account at the facility as allowed above.
6. The resident shall follow all of the applicable rules of the bank or credit union.
7. All resident financial statements related to the loan and the repayment of the loan shall be forwarded to the facility Business Office and copies shall be kept in the resident's account file, with the originals forwarded to the resident.
8. Upon request of the resident, the facility Business Manager shall keep the original of any loan documentation in the facility business office safe and shall have the information properly recorded.
9. Credit improvement loans are a privilege and not a right.
10. Approval for a credit improvement loan may be withdrawn at any time for any reason at the complete discretion of the Commissioner, or designee, or the Chief Administrative Officer, or designee.
11. There is no appeal allowed of a decision to not approve a resident for a credit improvement loan or to withdraw approval for a credit improvement loan.

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Procedure H: Debit Cards

1. An adult resident or a juvenile resident who has attained 18 years of age may be approved by a facility Chief Administrative Officer, or designee, to use a debit card if:
 - a. for an adult resident, the resident is housed in a minimum security facility, in a minimum security housing unit, in an earned living unit, or in another housing unit determined appropriate by the Commissioner, or designee; or
 - b. for a juvenile resident, the resident is housed in a juvenile community residential facility, in an earned living unit, or in in another housing unit determined appropriate by the Commissioner, or designee; and
 - c. the debit card is to be attached to a personal checking account that the resident is approved to have at a bank or credit union;
 - d. the debit card does not exceed an amount set by the Commissioner, or designee;
 - e. the checking account is in the resident's name alone, without any co-owners; and
 - f. all deposits to the checking account come from money disbursed by the resident from their general account at the facility to their checking account at the bank or credit union after any collections required by this policy and the Collection Priority List, provided that any disbursement of funds shall not be made from the resident's personal savings escrow account at the facility unless there is more than \$1000 in the escrow account and the disbursement does not result in a balance of less than \$1000 in that account (unless it is a voluntary personal escrow savings account).
2. A resident meeting the above criteria may submit a written request to their Unit Team (or Treatment Team if a juvenile resident) to be approved for a checking account and associated debit card, and, after considering the Team's recommendation, the Chief Administrative Officer, or designee, shall decide whether to approve the checking account and debit card and notify the Unit Manager (UM), or designee, or Juvenile Program Manager (JPM), or designee, as applicable, of the decision.
3. The UM, or designee, or JPM, or designee, as applicable, shall notify the resident of the decision and also document the Team's recommendation and the decision of the Chief Administrative Officer, or designee, in the Department's resident and client records management system.
4. If approved, the resident shall sign the Resident Personal Checking Account and Debit Card Agreement (Attachment C), which shall be maintained in the resident's account file.
5. The resident shall lose the use of the checking account and debit card if they are transferred to a facility or housing unit whose residents are not allowed debit cards. If the resident is later transferred back to facility or housing unit whose residents are allowed the use of debit cards, they shall be allowed use of the checking account and debit card again only if approved by the facility Chief Administrative Officer, or designee.
6. The resident shall not use the checking account or debit card to incur any debt or to obtain cash in any way.
7. The resident shall follow all of the applicable rules of the bank or credit union.

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8. All debit card transactions require the prior approval of the facility Chief Administrative Officer, or designee. Approval for a transaction may be withdrawn at any time for any reason at the complete discretion of the Chief Administrative Officer, or designee.
9. All debit card transactions, whether occurring in person or on-line, shall be made only under the direct supervision of designated facility staff.
10. All resident financial statements related to the checking account and debit card shall be forwarded to the facility Business Office and copies shall be kept in the resident's account file, with the originals forwarded to the resident.
11. Upon request of the resident, the facility Business Manager shall keep the original of any checking account and debit card documentation in the facility business office safe and shall have the information properly recorded.
12. Personal checking accounts and debit cards are a privilege and not a right.
13. Approval for a checking account and debit card may be withdrawn at any time for any reason at the complete discretion of the Commissioner, or designee, or the Chief Administrative Officer, or designee.
14. The use of a checking account and debit card may be terminated at any time for any reason at the complete discretion of the Commissioner, or designee, or the Chief Administrative Officer, or designee.
15. There is no appeal allowed of a decision to not approve a resident for a checking account and debit card or withdraw approval for a checking account and debit card.
16. There is no appeal allowed of a decision to not approve a debit card transaction or withdraw approval for a debit card transaction.
17. There is no appeal allowed of a decision to terminate the use of a checking account and debit card.

VIII. PROFESSIONAL STANDARDS

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| 5-ACI-1B-21 | Inmates' personal funds held by the institution are controlled by accepted accounting procedures. |
| 5-ACI-1B-22 | Written policy, procedure, and practice provide that inmates can deposit personal funds in interest-bearing accounts and accrue the interest earned on those accounts. |
| 5-ACI-1B-23 | Written policy, procedure, and practice provide that any financial transactions permitted between inmates must be approved by staff. |
| 4-ACRS-7D-30 | Any financial transactions permitted between offenders, offenders and staff, or offenders and volunteers must be approved by the facility administrator. |
| 4-JCF-6B-12 | Accepted accounting procedures govern the operation of any group fund established for juveniles. Any interest earned on monies other than operating funds, accrues to the benefit of the juveniles. |

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- 4-JCF-6B-13** When a juvenile's account balance meets the financial institution's minimum account requirements, the money is transferred to a personal account and the juvenile accrues interest earned.
- 4-JCF-6B-14** The facility administrator must approve any permitted financial transactions among juveniles, between juveniles and staff, or between juveniles and volunteers.

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