



**NEW YORK WING HEADQUARTERS  
CIVIL AIR PATROL  
UNITED STATES AIR FORCE AUXILIARY  
WESTCHESTER COUNTY AIRPORT  
24 Loop Road, Bldg. 1  
WHITE PLAINS NY 10604-1218**



20 March 2013

MEMORANDUM FOR UNIT COMMANDERS  
UNIT FINANCE OFFICERS

FROM: FM

SUBJECT: Clarification Concerning Term, "Bank Accounts"

1. CAPR 173-1 states: "Units below wing level will not open or maintain bank accounts or petty cash accounts."
2. The term, "Bank Accounts," encompasses any and all accounts where money can be deposited on behalf of the Civil Air Patrol or any of its subordinate units. This includes Certificates of Deposit, Money Market Accounts, and online transaction systems such as PayPal.
3. These types of accounts may only be opened by, and administratively controlled under the wing banker program. Please contact the wing's finance director if there is a need to open any such accounts.

FOR THE COMMANDER

PATRICK J. MAGEE, Lt Col, CAP  
Director of Finance