

Credit Union. FAC: 7347

CATCODE: 740155

OPR: SAF/FMPB

OCR: N/A

Updated: 09 NOV 2022

1.1. **Description.** Although credit unions are private organizations not under the control of the DoD, a Federal credit union facility may be established on any military installation for the convenience of the installation personnel, military and civilian and their dependents, and other personnel as permitted in the approved by-laws of the credit union. Membership normally includes all assigned DoD personnel.

1.2. **Requirements Determination.** Only one credit union is permitted on an Air Force base except where more than one credit union existed prior to May 1, 2000, or where a waiver has been granted IAW DoDD 1000.11, *Financial Institutions on DoD Installations*. Where more than one credit union already exists, each is entitled to the benefits defined in this regulation as if it were located on a separate base. A complete credit union facility includes reception and lobby space, teller space, interview space, operating (machine and/or record) space, record holding space, management office space, vault (fire and security) space, employee lounge space, and meeting rooms (conference room).

1.3. **Scope Determination.** Credit union facilities are established under DoD FMR Volume 5, Chapter 34. When a credit union is authorized to construct its own building, at its own expense, on government-owned land, the space criteria limitations herein do not apply.

1.3.1. **Dimensions.** Space requirements are determined for individual credit unions by the characteristics of their business operations. These characteristics are expressed under five categories in **Table 1.1**. Extrapolation should be used to determine the factor where the variable of a credit union exceeds any of the five categories. **Table 1.2** should also be extrapolated when the total factors from **Table 1.1** exceed the factors shown in this table. The total of all credit union facilities on an Air Force base may not exceed the space allowances specified in **Table 1.2**, as extrapolated, except that a ten percent increase is permitted to allow for future business expansion.

1.4. **Design Considerations.** Contact OPR for latest requirements and guidance.

Table 1.1. Factors for Credit Union Space Allowances.

	Variable	Factor
1. Members	0-1000	1
	1,000-2,500	2
	2,501-7,500	3
	7,501-12,000	4
	12,000-20,000	5
	over 20,000	6
2. Assets in Dollars	0-100,000	1
	100,001-500,000	2
	500,001-1,500,000	3
	1,500,001-5,000,000	4
	over 5,000,000	5
3. Transactions Per Day	0-99	1
	100-299	2
	300-499	3
	500-749	4
	750-999	5
4. Accounting	Machines	1
	Manual	2
5. Employees	2-5	1
	6-9	2
	10-13	3
	14-17	4
	18-21	5
	22-25	6
	over 25	7

Table 1.2. Space Allowances for Credit Unions.

Factor Totals	Gross Area	
	m2	ft2
Minimum	74	800
5	93	1,000
6	121	1,300
7	158	1,700
8	204	2,200
10	260	2,800
12	325	3,500
14	399	4,300
16	483	5,200
18	576	6,200
19	669	7,200
20	762	8,200
21	855	9,200
22	958	10,200
23	1,040	11,200
24	1,130	12,200
25	1,230	13,200