

## Frequently Asked Questions by Subject

### **Subject: Clothing Assortment**

Exchange clothing buyers shop the same fashion markets that buyers for U.S. department stores and specialty clothing stores shop (e.g. JC Penney, Target, Kohl's, Dillard's, and the Macy's). The clothing you see in Exchange stores is reflective of what you would find in U.S. shopping malls, department stores, and big box retailers.

Our clothing assortments vary from exchange to exchange and are based on customer demand and available space. We're concerned we haven't been meeting your clothing needs.

Sometimes certain styles and sizes become less available at the end of a season. Perhaps with the upcoming arrival of the fall/winter (or spring/summer) clothing collection, you will be more likely to find what you need.

Meanwhile, please see Mr. Chorpenning, the assistant manager, to discuss the specific brands and styles of clothing you would like to see available. She/he will be glad to pass along your suggestions to the merchandise buyer.

Satisfying all our customers in regard to clothing styles and sizes has always been a challenge, but we will continue to work hard to offer the best possible selection.

### **Subject: Made-in-China Merchandise**

The Exchange, along with many other major retailers, purchases merchandise for resale in the United States from U.S. manufacturers/suppliers. We do not have the choice of excluding legitimate U.S. companies or their products, regardless of where the merchandise is actually

made. Many products are manufactured by, or for, U.S. companies outside the United States.

Also, many foreign-made products dominate their particular market and are highly preferred by customers.

China still enjoys a "favored nation" status in U.S. trade agreements. The Department of Commerce is mandated to maintain quotas on goods procured from China. This allows U.S. Customs to monitor imports, maintaining trade balances between the two countries.

**Subject: Objects to Stock Assortment Item**

We are sensitive to our customers' concerns and we realize there are products available for sale to which customers may sometimes object.

Our mission is to provide items of merchandise and services that our customers want, and customer acceptance (sales) determines whether we retain or delete an item from our stock assortment. Generally, we are able to do this without much controversy.

While the military mission is unique, its members represent a cross section of society and they generally parallel those of their civilian counterparts. Our customers expect to be able to purchase the same products found in the local economy and our product assortment is reflective of what you would find in the local civilian stores.

**Subject: Why no Double Coupon Days?**

Our store managers are allotted a certain amount of "merchandise promotion" money each month to stimulate sales. These promotions are in addition to the regularly-scheduled weekly

sales promotions Exchange offers. The majority of our managers use this money to offer "percentage-off" sales on selected merchandise, instead of double coupon days, since these promotions are available to all customers during the day or week.

The majority of our managers prefer not to reduce their "percentage-off sales" budget to offer the "double coupon" promotions because there is limited customer participation. Not all customers are coupon savers ...or those that are, often forgot to bring their coupons on Mondays or the designated day of the week...or many customers can only shop on the weekend and entirely miss the "double coupon" weekday promotion.

Our store managers who do offer "double coupon" promotions are usually doing so to compete with local retailers who are offering "double coupon" promotions to attract military customers over.

### **Subject: Why Lower Prices in Civilian Stores?**

Our goal is to offer merchandise to our customers at an average "overall" savings of 20 percent when compared to outside retail prices.

We believe the Exchange "generally" provides our customers the best prices in town, especially when you are comparing identical brand-name items. This doesn't mean we have the lowest price on everything in our stores, every day of the year, although we try hard to do so.

Outside retailing has changed dramatically over the last several years. Today, the Exchange faces increasingly stiff competition and there are many ways outside retailers can undersell us on items. For example: outside retailers will often feature "loss leaders" to draw customers into

their stores, hoping to make up the loss on other higher-priced items. For this reason, we implemented a "We'll Match It" price matching program. In case you are not familiar with this program, here is a brief overview:

- The Exchange retail stores will match a local competitor's current price on any identical stock assortment item for the customer who makes the price challenge. "Identical" is defined as: same brand, same manufacturer, and same model number. For softlines, an identical item has to be the same size, color, brand and style. Though advertised most heavily in main stores, it is important to remember that our We Match Prices! program applies to all Exchange retail stores, to include Express stores, Class Six, Car Care, and troop stores. This applies to all normally carried items whether they are in stock or not. An example of this would be tires that are line priced on the contract; we realize space is an issue and that most tires are ordered. These types of orders would not be considered special orders.
- Exchange retail stores worldwide will accept oral price challenges (based on the customer's word) on identical stock assortment items from local competitors. Price differences up to \$10 will be honored on the spot. A local competitor is defined as a retailer doing business in the community where the exchange is located to include warehouse clubs. This includes Navy and Marine exchanges.
- Exchange retail stores worldwide have a 14-Day Price Guarantee on any item originally purchased from the Exchange and subsequently sold at a lower price by the Exchange, or any local competitor.
- Exchange retail stores worldwide will not accept price match challenges from any outside retail catalog or outside internet site.
- Exchange retail stores worldwide will match pricing on identical items found in the Exchange Catalog or [shopmyexchange.com](http://shopmyexchange.com) with the exception of the following categories: fine jewelry, collectible giftware, crystal and closeouts. In addition, Special Orders and Exchange Mall are excluded.

Lastly, I want to mention that the Exchange is a "non-appropriated fund" activity. We operate almost entirely on money earned from the sale of goods and services-not tax dollars. We must establish our prices to cover operating expenses such as inventory costs, employee salaries, utilities, plus new construction and renovations of existing facilities.

At the same time, we have a financial commitment to support the morale, welfare and recreation (MWR) activities of the Military community (i.e., libraries, bowling alleys, gyms, golf

courses and more). Every cent we earn goes back to our customers in one form or another.

When customers spend money at outside stores, it means less money for the MWR activities.

### **Subject: Pricing Policy (Conus & Oconus)**

The Exchange makes every effort to ensure worldwide pricing parity. Prices on products sold in Exchange retail stores around the world are established centrally by the buyers. Uniform prices apply worldwide for the same product from the same source.

Price differences can occur with items purchased locally overseas. The Exchange does not increase the prices on products sold at overseas sites or remote tactical field exchanges to cover the higher costs of operations at these locations. Other price variances between locations in CONUS as well as overseas may occur with such categories as gasoline, alcohol and tobacco, which are established based on Department of Energy or local surveys in accordance with DoD directives.

Additionally, prices for some convenience and frequently purchased items may be lowered at different locations based on price surveys of the local competition. To ensure prices on these same items overseas are in line with the prices service members are used to at home, overseas prices are set at the average surveyed price in CONUS.

### **Subject: DeCA vs. Exchange Prices\***

The Defense Commissary Agency (DeCA) is an "appropriated fund" activity. Commissaries are funded by tax dollars and sell groceries and other household merchandise at cost plus a five percent surcharge which is used to pay for commissary construction and renovation projects.

The Exchange is a "non-appropriated fund" activity. We operate almost entirely on money earned from the sale of goods and services-not tax dollars. We must establish our prices to cover operating expenses such as inventory costs, employee salaries, utilities, plus new construction and renovations of existing facilities. At the same time, we have a financial commitment to support the Morale, Welfare and Recreation (MWR) activities of the Military community (i.e., libraries, bowling alleys, gyms, golf courses and more). Every cent we earn goes back to our customers in one form or another.

**Subject: Gas Prices in OCONUS**

Gas pricing is a very complex issue, greatly impacted by world markets, political and economic factors.

Our mission is to provide authorized patrons with quality merchandise and services of necessity and convenience at competitive prices, while generating earnings to supplement appropriated funds for the support of Army and Air Force morale, welfare and recreation (MWR) programs.

The Exchange overseas gas pricing policy meets both objectives. Our policy is to set prices based on the U.S. Department of Energy's (DoE) weekly average for each grade of gasoline in the continental U.S., plus the unique incremental costs which the Exchange incurs in each overseas market. These incremental costs are bona fide costs that include (where applicable) costs related to the gas coupon management program as well as labor costs, depreciation and other miscellaneous expenses associated with providing gasoline to our customers overseas.

Based on the DoE weekly reviews, Exchange gas prices may change weekly at fueling locations in Germany, the Netherlands, United Kingdom, Turkey, the Azores, Guam, Korea, Japan and Okinawa. Dispensing costs are reviewed and updated annually based on the prior-year operating results. We are not authorized to sell fuel below our dispensed cost. This policy enables the Exchange to keep the price of gas overseas more closely balanced with sell prices in the U.S.

**Subject: Military Haircut Prices**

The Exchange recognizes the sensitivity of military haircut prices at our exchange concession barber shops. For that reason, we establish our prices based on surveys done at civilian barber shops determined to be the competition.

The Exchange has offered 30-percent savings for a number of years, but to stay strong in the marketplace, we have adjusted prices to reflect a 25 percent savings to accommodate the rising costs of doing business.

You will save 25 percent from what you would pay at a barber shop off installation.

Our pricing method allows us to attract and retain qualified barbers while still offering a necessary service at a fair price.

**Subject: Pricing Errors on Shelf Label or Product**

As a worldwide retailing organization, pricing problems happen at the Exchange from time to time. Our policy is "the Exchange will sell merchandise at the correct price." When pricing discrepancies are discovered, store managers usually offer customers a discount off the correct

price as a token of apology for the inconvenience and disappointment. Sometimes managers offer customers the lower price if the difference is minimal. Each situation must be evaluated individually. We hope our customers will understand these pricing discrepancies are simply human errors. Our mission requires us to be fair and reasonable to our customers while protecting the Exchange assets, which belong to all Soldiers and Airmen.

If you find a pricing error in the future, please notify the managers on duty so they can take immediate corrective action. You are a valued customer and we depend on your support.

**Subject: Why exclude outside Internet Price Challenges at the Exchange Stores?**

Because of the difference in the cost of doing business between a "brick and mortar" store and an Internet site, the Exchange retail stores worldwide will not accept price match challenges from any outside retail catalog or outside internet sites.

However, the Exchange Catalog and shopmyexchange.com will match a lower price (including shipping and handling) on any identical stock assortment item currently available for sale from competitor's catalog or internet site. "Identical" is defined as: same brand, same manufacturer, and same model number. For softlines, an identical item has to be the same size, color, brand and style. Fine jewelry, collectible giftware, crystal, special orders and the Exchange Mall concession sites are excluded.

**Subject: Layaway Plan**

As with any retailer, our basic goal is to sell all merchandise at full price. With fashions, typically selling within 30 days, fringe sizes are usually left over after the most popular sizes/colors are

sold out or put on layaway. The common retail practice is to take price reductions on the residual stock to clear the inventory.

We offer three easy and convenient layaway plans:

- 1. 30 day layaway for all clothing, handbags and shoes
- 2. 60 day layaway for all other merchandise (except fine jewelry)
- 3. 120 day layaway for fine jewelry

To layaway your purchase we ask that you make a purchase of \$25 or more, pay a minimum of 15% deposit on your total purchase, and also pay a \$3 non-refundable service fee for processing. You will be charged \$5 should you choose to cancel your layaway.

There are some merchandise items excluded from the Exchange layaway plan, including clearance merchandise, computers, peripherals, major appliances, furniture, mattresses, exercise equipment, seasonal/outdoor living, and electronics valued at \$299 and above.

In addition to the above we offer the TAKE IT HOME TODAY! Program which is a major purchase plan that is available for customers to take their purchase home, instead of utilizing layaway.

The program is limited to major appliances, large furniture, TVs 27" and larger, carpeting/rugs, large exercise equipment, grills, riding lawn mowers, large outdoor toys and grills. TAKE IT HOME TODAY! features instant credit upon approval, no up-front fees, no down payment and competitive interest rates. A minimum purchase required is \$299.99. We value having you as a customer and depend on your

**Subject: Price Adjustments on Clearance Merchandise**

To qualify for the price adjustment, our policy is the item purchased must be identical to the item reduced in price on the sales floor. For example, a price adjustment will be made on clothing if it is the same style, color and size. Fringe sizes and unpopular colors/styles of clothing are usually left over after the most popular pieces have sold or were put on layaway. It is common retail practice to mark down this residual clothing in order to clear it from the inventory. The popular pieces usually sell at full price and never make it to the clearance rack.

**Subject: Who can shop at the Exchange?**

First, I want to mention the Exchange does not determine the qualifications under which individuals are granted exchange privileges. Only those personnel approved by the House Armed Services Committee and authorized by Department of Defense (DoD) directives may shop in exchange facilities. The duty of the Exchange in this area is to ensure those using our facilities are authorized to do so.

Under AR 215-8/AFI 34-211(I), exchange privileges are authorized for:

Active duty military, Retirees, Reservists, National Guardsmen and dependent family members of the categories previously mentioned. Other categories of individuals affiliated with the armed services (which includes 100% disabled veterans).

Some government civilian employees have shopping privileges when they are assigned or TDY overseas-or they are "TDY and residing" in government quarters on posts/bases in the United States. Other exceptions are determined by local command.

**Subject: The Exchange Mission**

It is the dual enduring mission of the Exchange to provide quality merchandise and services to its customers at competitively low prices and to generate earnings which provide a dividend to support MWR programs.

In FY 2012, MWR and services programs received \$224 million from the Exchange. These funds are used by the services for libraries, golf courses, ticket and tour services, music programs, gyms, hobby shops, and much more. Every cent we earn goes back to our customers in one form or another!

**Subject: Request for Exchange Donations**

Unfortunately, we cannot honor donation request. The Exchange is a non-appropriated fund instrumentality (within the Department of Defense) with a mission to provide authorized patrons with quality merchandise and services of necessity and convenience at uniformly low prices and, at the same time, generate earnings in support of morale, welfare and recreation (MWR) programs. Exchange does not rely on tax dollars appropriated by Congress for major support --we operate almost exclusively with funds generated from business income.

Exchange has been asked by the MWR agencies not to divert earnings by making local contributions, donations, etc. with the exception of making small donations of merchandise for local base/post command-sponsored events. Ultimately, all Exchange earnings are returned to the service members and their families through MWR contributions or enhanced shopping facilities.

**Subject: Boy Scout Baggers & Other Fund Raisers**

There are a variety of reasons why the Exchange has adopted a policy against the use of baggers.

First, the necessity for them is much less than that in the commissary where there are numerous large bags involved. Second, the presence of non-employees on the premises raises substantial legal liability issues in the event they hurt a customer or damage a customer's property or are themselves hurt in some manner. The Exchange would be liable for each such instance. There is really no way they can be permitted to act as employees without paying them as employees without substantial risk.

Finally, there is a practical consideration. There are many organizations out there which would like to raise funds by serving as baggers. How can we realistically select one (e.g. Boy Scouts) without opening ourselves to a necessity to select each and every other one that wants to do it?

For these reasons, the Exchange does not utilize baggers. If a customer requires assistance, an associate should render that extra service.

Note: This would also apply in instances where we are asked to allow groups to raise money by washing windshields or pumping gas, etc., at our service stations.

**Subject: Exchange Customer Service Toll Free Numbers**

Listing of Exchange Toll Free numbers customers frequently ask for:

Human Resources Support  
Center

1-800-508-8466

or [hrsc@aafes.com](mailto:hrsc@aafes.com)

Catalog/Online Orders & Order Inquiries	1-800-527-2345	
Special Orders/Order Inquiries	1-800-636-3297	or <a href="mailto:specialorders@aafes.com">specialorders@aafes.com</a>
Military Star Inquiries	1-800-891-7827 (STAR)	
Treasury Offset Program (TOP) IRS Questions	1-800-654-4074	or <a href="mailto:collections@aafes.com">collections@aafes.com</a>
Dishonored Checks Inquiries	1-800-519-3382	
Vendors, media representatives, civilians, etc	(214) 312-2011	
General HQ Customer Inquiries	1 (800) 527-6790 or DSN: 967-2011 (Select Option 4)	
Online Customer Comments available 24/7		<a href="http://www.shopmyexchange.com">www.shopmyexchange.com</a> , click on Contact Us, then Customer Feedback

**Subject: Computer Hardware and Software Layaway Policy**

The personal computer industry continues to change rapidly. For that reason, computer prices are continually being lowered by the manufacturers. As newer computers become available, we must phase out older models and replace them with new models-at a lower price. We must then take price reductions to clear the residual inventory of older models. After a computer has been on layaway, the price adjustment can be several hundred dollars less which is a loss to the service members and their families that Exchange serves. The cost of these price reductions has become so high that we had to choose between not selling computers or eliminating the layaway of computers. Our research of the computer retail industry shows that the major computer retailers do not offer computer layaways. Most have a more restrictive refund policy for computers than for other merchandise. In fact, most retailers don't offer layaway programs at all.

In an effort to meet our mission goal of supporting the military's morale, welfare and recreation (MWR) programs, a corporate decision was made to not accept computers and computer peripherals/software for layaway. This decision was necessary to enable us to ensure responsible returns to the service member and their family for use in MWR activities, and continue to meet our goal of providing the best possible level of service to all our authorized customers.

Customers may still use our "14-day Price Guarantee" program. If a customer buys an item from us and finds it subsequently sold at a lower price (whether at the exchange or a local retailer), we will cheerfully refund the difference when presented with a receipt within 14 days of purchase.

**Subject: Why No Pennies Overseas?\***

The Exchange relies on the Department of Defense to fill most of our transportation needs, which includes shipping us the coinage we need to keep our facilities running. However, the DoD has determined that pennies are too heavy and are not cost effective to ship.

Rounding to the nearest nickel has been used in American Military communities overseas since 1980. Our "round-up, round-down" policy applies only to cash purchases: if the last digit of the total purchase ends in three, four, six, or seven, your purchase will be rounded to the nearest nickel; if the last digit of the total purchase ends in one, two, eight or nine, your total purchase will be rounded to the nearest dime. This is a break-even policy we believe is fair and equitable.

**Subject: Objectionable CD's & Music Videos**

We are sensitive to our customer's concerns. We realize there is merchandise available which customers sometimes object to because of the cover, title or lyrics. However, the Exchange mission is to provide merchandise and services that our customers want to buy. In trying to meet the demands of all our customers, we are generally able to offer merchandise that avoids controversy. But, what may be objectionable to one customer is not to another.

While the military mission is unique, its members represent a cross section of society and they generally parallel those of their civilian counterparts of similar age, educational level, cultural background, etc. The Exchange establishes the stock assortment based on customer demand and common industry practice.

Our guidance to the field is to use their judgment and not display merchandise that they feel might offend some customers in a manner that would give the perception of a promotion or in a preferential location. At the same time, we want to display top selling items or promotions. The store management may move the item to a top row of the display or consider covering the objectionable part so only the title is visible.

The Exchange uses the Retail Point of Sale (RPOS) cash register system which requires age validation at the checkouts to ensure the customer is 18 years old before they are allowed to purchase the material in this classification.

**Subject: Remove Cigarettes From Sale**

Although we are sympathetic and do not refute the evidence demonstrating that smoking is damaging to one's health, we have a dilemma. We are obligated to be responsive to the needs of nearly 8 million customers-many of whom smoke.

Failure to provide a category of goods which has such a significant customer demand is in direct conflict with our mission to provide merchandise and services to the military community. It is critical that we meet the product needs of all of the customers. The Exchange policy on the sale of tobacco products is no different than that of most retail establishments - locate them in a non-self service environment.

However, as appropriate, the Exchange policy allows for removal of tobacco products at all health or food facilities and troop stores located in training areas designated as "nonsmoking." This is accomplished at command request. The Exchange policy also prohibits advertisement or promotions of tobacco products in public media (tabloids, fliers, public address announcements, etc.) and prohibits the use of department signs, banners, etc., highlighting tobacco products.

Ultimately, the customer votes with their pocketbook. Products that do not sell are eventually removed or replaced. Our mission is to provide goods and service that our customers demand.

**Subject: Does the Exchange Sell "Sweat Shop" Goods?**

The Exchange does not have a policy of buying from "sweat shops". In fact, "sweat shop" goods are contrary to Exchange core values and offensive to the principles of the U.S. Armed forces that we serve. The Exchange will never knowingly purchase goods manufactured at a "sweat

shop". We continue to exercise prudent oversight of all our sources, both domestic and foreign, to ensure that we maintain our core values and high standards.

The Exchange' mission is to provide quality merchandise and services of necessity and convenience to authorized patrons at uniformly low prices and to generate reasonable earnings to supplement appropriated funds for the support of Morale, Welfare and Recreation programs. The Exchange returns its earnings to the service members in the form of monetary dividends or through construction or renovation of the Exchange facilities. In business, especially one like the Army and Air Force Exchange Service where we sell directly to the consumer, reputation is everything. The Exchange would not jeopardize our hard earned and outstanding reputation by doing business with an illegal or unethical "sweat shop" operation. A recent review verified that the Exchange is in full compliance with existing statutes and U.S. trade policy.

**Subject: Cigarette Prices Overseas**

The Department of Defense (DoD) mandates tobacco sell prices in the Exchange. DoD Instruction 1330.9 states that the sell prices for CONUS stores will be no more than 5% below the lowest local civilian competitor. In CONUS, local surveys are conducted to ensure our tobacco prices are competitive with the market where each PX or BX is located. For this reason, our prices will vary by location within CONUS. The DoD Instruction also mandates that the sell prices for Tobacco overseas is to be within range of CONUS.

All cigarettes sold in the Exchange are produced in the United States and/or meet the U.S. standard for ingredients, packaging or labeling. In addition, the manufacturer must be a

member of the U.S. Master Settlement Agreement. Further, the military is a part of the American customer base regardless of the base location and therefore sell prices must be subject to those in the U.S.

It is feasible that the cigarettes on the local economy overseas do not adhere to the stringent U.S. standards. In addition, these are not included in the Master Settlement Agreement. As a result, they would not be sold carried/sold in the Exchange.

**Subject: Associates: Speaking in Foreign Languages**

Our primary requirement is that a customer-contact employee must be able to read, write and speak English at a fluency level sufficient for performance of their duties. As an Equal Opportunity Employer, we observe legal rights when prescribing the use of a specific language in the work place. We want to encourage the use of languages to enhance productivity under applicable circumstances. The Exchange not only has a culturally diverse global work force, but an equally diverse customer base as well.

In our businesses, we have been encouraging customers to seek out our associates, who wear name tags that indicate their skills in a particular language. We caution our associates that language can be viewed as an exclusive behavior and needs to be used prudently. In the presence of customers who may not be bilingual, we feel it is common courtesy for our sales associates, including concession employees, to speak English. We continue to address this subject matter with our associates.

**Subject: New Car Sales Program**

The Exchange contracts with manufacturers of American automobiles to sell their products in Exchange overseas activities. Sales representatives located at most major overseas exchanges and at some smaller facilities on a scheduled part-time basis, place the vehicle orders. Active duty military, their dependents, DoD civilians, and DoD contractors who are TDY or permanently assigned to an overseas location for 30 consecutive days or more, are eligible to purchase a new car, truck, or motorcycle for delivery to their overseas location or to the United States.

Overseas customers often contact the nearest Exchange exchange for assistance when there is a problem-either the Services Business Manager or the General Manager. When possible it is always best to go back to the sales facility to resolve any questions or problems regarding sales transactions or questions regarding the program.

The Overseas Military Sales Corporation in New York administers our contracts with the car companies. Their office should be contacted to resolve any inquiries/complaints that cannot be resolved through the local levels. For vehicles that have not been delivered, there is a toll free number for each region of the world. Customer Service can be reached at:

Harley Davidson 800-370-2966

Navy -800- 732-2839

Japan - 800-237-4969

Okinawa -800-664-4810

Korea/Guam/PR-800-664-5015

Germany/Holland/Belgium - 800-664-5153

Middle-East -800-434-8978

UKIS/Greece/Turkey -800-664-5127

OMSC NY - 800-669- 6183 (main number)

Commercial: 516-921-2800 FAX: 516-496-1879

For after delivery issues: 1-800-669-6183

You may also contact Overseas Military Sales Corporation/Exchange New Car Sales via their website [www.encs.com](http://www.encs.com). Please include your name and order number with any inquiries.

Please, refer to the Exchange New Car Sales Program "Plain Talk" brochure.

**Subject: Reimbursement for POGs from OIF/OEF sites**

Upon returning home (outside OIF/OEF), customers have two options for reimbursement:

1. Take the POGs to the nearest Exchange PX/BX for immediate cash reimbursement.

(Reference FA-T's POG Gift Certificate User guide #A095176 found in the Employee Pubs section of the the Exchange Intranet.)

2. Mail the POGs to Exchange HQ and a refund check will be mailed to your home.

The mailing address is:

HQ Exchange FA-T/TM

FA-T PO Box 650428

Dallas, TX 75265-0428

**Subject: AFN Decoder Charged to Military Star Account**

The television networks give American Forces Radio and Television Service (AFRTS) the rights to their programming at little or no cost as a public service to U.S. military members stationed overseas. Under this agreement, AFRTS must ensure only authorized audiences are viewing

their programs. The Military Star Card provides the Exchange a means of ensuring decoders are leased only to authorized patrons.

In addition, our Military Star Card offers the least expensive "lease fee collection" method to both the customer and the Exchange. We can control the rental program from a centralized location and reach customers who fail to fulfill their financial obligation through the IRS Offset process available to federal agencies, like the Exchange. We would not have these options if customers paid with Visa, MasterCard and other credit cards.

**Subject: How to Submit an Online Customer Comment**

Customers can send us feedback online through [www.shopmyexchange.com](http://www.shopmyexchange.com). Here's the path to get there:

Click on the "Customer Relations" link located at top of the page. The Exchange customer feedback forms are located on the right-hand side of the page.

**Subject: Does the Exchange have a Price Guarantee?**

Exchange retail stores worldwide have a 14-day price guarantee on any item originally purchased from the Exchange and subsequently sold at a lower price by the Exchange or any local competitor. We'll refund the difference when presented a receipt within 14 days of purchase.

**Subject: What Merchandise is approved for Take It Home Today?**

The following merchandise is approved for the Take It Home Today Major Purchase Plan:

- . Large Furniture
- . Major Appliances
- . Carpeting/Rugs
- . TV's 27" and up
- . Large Exercise Equipment
- . Riding Lawn Mowers
- . Outdoor Toys (over \$299)
- . Patio Sets (over \$299)
- . Spas
- . Grills
- . Computers
- . Firearms

**Subject: Promoting the Military STAR Card**

Each day over half of all Main Exchange purchases are tendered with a credit product. For those who choose credit, the MILITARY STAR card not only has the lowest private label retail card interest rate, it also saves the Exchange money. When other forms of credit are used, the Exchange incurs a processing fee by the banks. In 2012, the Exchange paid \$86 million in bank processing fees. The Exchange actively promotes the MILITARY STAR card because it incurs no processing fees, which in turn results in additional MWR contributions.