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The Exchange is the 51st-largest retailer in the U.S., achieving competitive earnings of 7.8% of sales in 2024. 100% of Exchange earnings support our military community. In the last 10 years, the Exchange benefit has provided \$15 billion in value that support the military community, including through contributions to critical military Quality-of-Life programs, outfitting more than 640,000 uniforms at cost annually, providing school meal support for Department of Defense Education Activity facilities overseas and delivering needed services to locations impacted by natural disasters. The Exchange is nearly self-funded, funding the majority of its operations budget through customer revenues. FOOTPRINT The Exchange operates more than 5,500 facilities with operations nationwide, in more than 30 countries. No matter where troops go, the Exchange goes with them. The Exchange serves troops in Southwest Asia, Africa, Europe and the Pacific. The Exchange supports Warfighters at the tip of the spear, bringing products, services and a taste of home to remote locations and war zones where traditional retailers cant operate. Since 9/11, nearly 5,000 Exchange associates have deployed to serve in conflict situations. The Exchange is a major employer of military families. More than 80% of the Exchanges 26,000 associates are connected to the military, and 45% of the Exchanges U.S. workforce is made up of Veterans, military spouses and dependents. The Exchange has hired more than 64,000 Veterans and military spouses since 2013. Hiring our heroes is a Quality-of-Life force multiplier. The Exchange gives spouses and Veterans first consideration for open positions, and the continuity program lets military spouses transfer to an Exchange when their family has a permanent change of station. For military families, an Exchange career means benefit retention, retirement opportunity and stability. For more on careers with the Exchange, visit ApplyMyExchange.com. 1. I'm a military retiree traveling on vacation in Europe and / or the Pacific. Can I shop in the Exchange? Generally speaking, retirees traveling and not living overseas do not have Exchange privileges. Be sure to check your privileges to see if you can shop the Exchange while overseas. If you think your situation is exceptional, case-by-case Exchange Privilege concerns should be addressed with legal and customs officials or Exchange managers. 2. Why doesnt the Exchange sell merchandise at cost like the commissaries do? 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 "nonappropriated 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 recreational (MWR) activities of the Army and the Air Force (i.e., libraries, bowling alleys, gyms, golf courses and more). Every cent we earn goes back to our customers in one form or another. 3. Why does the Exchange Price Match Policy cover local retail stores and the Exchange Internet site (excluding fine jewelry, collectible giftware, crystal, closeouts, special orders and CentricMall.com), but not cover outside Internet sites? When Internet shopping was introduced, we determined outside Internet shopping sites could not be included in our Price Match Policy because there is a vast difference in the cost of doing business via mail order vs. over the counter. Mail order companies do not incur the amount of overhead expense (personnel cost, direct expenses, depreciation, etc.) that traditional brick-and-mortar businesses do. Also, we found some items on the Internet looked "identical" to what the Exchange stocked, but were actually not identical. Sometimes there was a slight difference in the features offered...or our price for the item included accessories...or our warranty was better. Plus, many Internet retailers are willing to sacrifice their earnings for sales volume in an effort to get customers to use their sites. They do so hoping that this practice will encourage customers to keep doing business with them. Historically, this has proven to be a flawed business model that has resulted in the failure of a great number of Internet retailers. Intentionally sacrificing earnings is not a business philosophy to which the Exchange can subscribe. The Exchange is entrusted to protect the earnings derived from its sales, monies which belong to U.S. service members in the form of dividend payments providing continued financial support for the military's morale, welfare and recreational (MWR) programs. 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. 4. Why are Social Security Numbers (SSNs) required for refunds? The SSN is the number used by the Department of Defense (DoD) to identify service members and their authorized dependents in all fiscal transactions. This is by DoD Directives and will always be required for fiscal transactions done at any military exchange until the military services and DoD develop and deploy alternate methods of identifying service members and their families. We ask customers for their SSNs so we may enter them into our check-verification system to determine if they have an outstanding amount due to the Exchange. The system is designed to check the SSN against those on file. If the system is clear, no record is kept of the inquiry. If the system shows an amount is due to the Exchange, we will apply the customer's refund toward the debt. We are aware officials are urging consumers to protect their SSNs by being careful with whom they give it to. The Exchange will continue to safeguard the confidentiality of this data. 5. Why are Social Security Numbers (SSNs) required for check cashing? The SSN is the number used by the Department of Defense (DoD) to identify service members and their authorized dependents in all financial transactions. Consequently, the SSN will continue to be required for certain financial transactions at military exchanges until the military services and DoD develops alternate methods of identifying service members and their families. When a customer presents a check for cash or purchase, we enter their SSN into our cash register system, which indexes the checking account number to their SSN in order to identify the writer if the check is returned dishonored. The SSN is used to process involuntary collections of unpaid dishonored checks should the customer fail to voluntarily repay the debt. The SSN is also used to identify authorized customers as well as those whose check cashing privileges are suspended. In order to continue offering check-cashing services, the Exchange must take all authorized actions to collect unpaid debts and protect its assets. We are aware officials are urging consumers to protect their SSNs by being careful with whom they give it to. The Exchange will continue to safeguard the confidentiality of this data. 6. Why am I required to enter my Social Security Number (SSN) and Birth Date to establish a password for Online shopping? The Exchange is under a mandate from Congress to verify the identities of authorized customers before they may shop Online. Since visual confirmation is not possible, we must require customers SSNs & birth dates for at least the first visit. Once the identity has been verified, customers are advised to establish their own Username / Password. Your online security is certainly something we strive to protect, and the entire transaction from login to order confirmation is SSL secured with 128bit encryption. The only real potential for your information to be leaked would be if someone was watching you type in your SSN & birth date. Additional information can be found online under the Privacy Notice link located at the bottom of this page. We hope this better explains the reasoning behind the requirement and provides some assurance in the protection of your private information. 7. How do we get reimbursement for POGs brought back from OIF / OEF sites? Upon returning home (outside OIF / OEF), customers have two options for reimbursement: Take the POGs to the nearest Exchange for immediate cash reimbursement. (Reference FA-1s POG Gift Certificate User Guide #A095176 found in the Employee Pubs section of the Exchange Intranet.) Mail the POGs to the Exchange HQ and a refund check will be mailed to your home: HQ The Exchange FA-T / TO FA-T PO Box 650428 Dallas, TX 75265-0428 8. What is the Exchange refund policy? Have an item to return? Simply visit your local Exchange, where friendly associates can quickly process returns and refunds, or assist with product replacements. An even exchange or refund can be made within 90 days, except as follows: Jewelry and watches, camcorders, televisions, digital cameras, furniture, mattresses, major appliances, gas-powered equipment and DLATS (government-issue clothing). 15 days: Computers, tablets, GPS units and the following unopened items: software/peripherals, iPods and prerecorded music/videos/video games. Non-refundable: Gift cards, prepaid music, wireless and phone cards, opened iPods, intimate apparel, breast pumps and bathing suits, personalized items, special orders, firearms, ammunition. If a customer requests a refund with a sales receipt, a refund will be made (in the same form of payment as original purchase or Exchange gift card). For refund requests without a sales receipt, a merchandise card equal to the amount of the merchandise is offered. Once the customer has owned the merchandise longer than the period of time specified and experiences a problem, the manufacturers warranty provides customer protection. In those cases, as well, the manufacturer requires a sales receipt for proof of purchase and warranty start date. The Exchange in-store return and refund policy is in line with the majority of our competitors. Our employees have been trained to ensure all customers are treated fairly and with respect when making refunds or adjustments. Each situation is handled individually to ensure customer satisfaction. 9. Does the Exchange accept price challenges from the Navy and Marine Corps exchanges? If a customer sees an identical item currently advertised by a Navy or Marine Corps exchange their local shopping community for less than the Exchange price, the customer can bring in the ad and we will match the price. Even if a customer tells us about one of their "everyday low prices" that is not advertised, we will check it out as quickly as we can, then lower our price to match it. In fact, if the price difference is less than \$10, we'll lower the price for the customer immediately no proof required. (Local shopping community boundaries are determined by the General Manager) In addition, we adopted a "14-day price guarantee" policy. If a customer buys an item from us and finds it currently advertised for less (whether at an Exchange, Navy, or Marine Corps exchange, or a local retailer), we'll refund the difference when presented a refund within 14 days of purchase. 10. Why is advertised sale merchandise not always available? Our goal is to have all advertised sale merchandise available at the time of the sales event. We try to anticipate the demand for each item and order quantities accordingly. Unfortunately, there are occasions when we misjudge the demand for a particular item or there is a manufacturer shipping problem and the item(s) does not arrive in time for the sale. In these cases we will satisfy customers with one of the following options when possible: Issue "rain checks" on regularly stocked merchandise to ensure our customers can later purchase the item at the sale price. (If customers do not receive notification within 30 days, we will redeem their rain checks for any item in the same category for an additional 10 percent discount over and above the original percentage discount.) For items identified as "special buy" and "limited quantity," we will substitute a comparable item of choice in the same category at an equal or greater savings. This means customers can take the item home that day! It may be possible to order the item from shopmyexchange.com. Customers are charged the advertised price and the item is shipped. (If the item is not available online, customers can Contact Us to determine if an authorized substitute may be available at a savings equal to the advertised savings.) Our policy is to ensure customers are completely satisfied. 11. What is the Exchange mission? We go where you go to improve the quality of your lives through goods and services we provide. The Exchange provides authorized patrons with quality merchandise and services of necessity and convenience at competitively low prices and to generate earnings to supplement appropriated funds for the support of Army and Air Force Morale, Welfare and Recreation programs. 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! 12. Why arent pennies used in overseas exchanges? The Exchange relies on the DoDefense 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. 13. Is fundraising permitted in / on the Exchange facilities? As a federal instrumentality, the Exchange is subject to DoD regulation concerning use of our resources, to include support of individuals, groups and units. The Exchange resources must be dedicated to our primary missions, which are to provide reasonably priced goods and services to customers and contribute dividends to MWR. We must balance support of installation fundraising, and contractual obligations to concessionaires and vendors, with this mission. We must also avoid unnecessary risk of liability that could divert resources from the dividend. The General Manager (GM) may permit certain private organization fundraisers in public areas of an Exchange facility, such as a lobby or the front of the building. Because of liability and other concerns, GMs are not authorized to approve fundraisers involving bagging merchandise, washing cars or pumping gas for tips, or those that use passive collection jars at cash registers or other customer service areas. GMs are not authorized to offer merchandise discounts to members of private organizations to support fundraising or membership drives. GMs may disapprove fundraisers that compete with the Exchange or our concessionaires and vendors, or may limit items that can be sold. The Joint Ethics Regulation prohibits government endorsement of private organizations and fundraising on federal property, with limited exceptions. To ensure compliance, all requests from private organizations to conduct fundraisers on the Exchange premises must first be approved by the installation commander. This also ensures that organizations conducting fundraising are in compliance with other DoD and service regulations applicable to their activities. 14. Why do I pay taxes on gasoline but not on merchandise purchased at the Exchange? The Exchange, as a U.S. Government instrumentality, is immune from state and local taxes unless the immunity is waived by an act of Congress. The U.S. Congress has waived this immunity with respect to motor fuel sold by the Exchange (Hayden Cartwright Act, 4 U.S.C. 104). The Exchange pays Federal tax as well (26 U.S.C. 4081(a) is the US code that covers Federal Tax on gasoline). Accordingly, the Exchange pays state, federal and local motor fuel taxes, as well as underground storage fees, etc. on motor fuel. The federal and state motor fuel taxes and other applicable fees paid by the Exchange are included in the motor fuel price to the military customer and paid to the appropriate taxing authority. 15. What is the gas pricing policy for CONUS gas stations? At a minimum the Exchange does weekly surveys of at least five locations selling motor fuel, deemed by the local GM to be the competition, and establish the Exchange price equal to the lowest price surveyed for each grade of fuel sold. This sometimes means we sell gasoline below cost. Overall, our prices are fair and competitive with the local community, yet allow enough income to cover operating expenses and generate monies for the morale, welfare and recreation fund for our service people. 16. What is the gas pricing policy for OCONUS gas stations? Gas pricing is a very complex issue, greatly impacted by world markets, political and economic factors. Please allow us to explain our overseas gas pricing policy. 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, the 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 US. 17. How do I get a refund for unused Petroleum, Oil & Lubo (POL) coupons? For Italy (NATO Forces) coupons: If you purchased your coupons from a Navy Exchange, please contact the Navy Exchange HQ at (800) NAV-EXCH. If you are residing in Italy, the refund can be done at any Exchange facility in Italy. If you have left Italy, please mail your coupons to the address below. (Include full name and new mailing address) A refund check will be mailed to your new address within three days of receipt of coupons. The Exchange Europe Aviano Attn FA Office Unit 6195 APO AE 09603 Note: Italian POL coupons expire each year on the 30th of September. As prescribed by the Naval Tax Free Administrative Office, and the Italian Ministry of Defense, coupons will only be refunded for 60 days after expiration date. Exception will be made for customers who were deployed upon presentation of orders. 18. Why do I pay sales tax on Concessionaire purchases ? Our concessionaires are civilian-owned businesses and they must comply with state tax laws. Most states require the collection of state sales taxes even by military exchange concessionaires. Around the world, Exchange associates have served customers with tax-free goods, food and services through world wars, regional conflicts, natural disasters, military exercises deep in the jungles and high on mountaintops, and at sites of raging wildfires. The Nations hero Warfighters at the tip of the spear in Eastern Europe, Southwest Asia, the Middle East, South Korea and elsewhere depend upon the mission-essential Exchange to be wherever they are to keep them ready and resilient. Since the 9/11 terrorist attacks, more than 4,800 associates have deployed - some more than once - to Afghanistan, Iraq and other area countries to care for our heroes. The Exchange also cares for military families, retirees and all honorably discharged Veterans by providing the items and services they need. No other retailer has such a rich and storied history of serving those who serve. Read about the Exchanges devoted associates who left the safety and comfort of their homes to take care of the men and women who protect our freedoms. Since 1895, the Army & Air Force Exchange Service has gone where Soldiers, Airmen and their families go to improve the quality of their lives by providing valued, tax-free goods and services at exclusive military pricing. The Exchange is the 52nd-largest retailer in the United States. 100% of Exchange earnings support military communities. In the last 10 years, your Exchange benefit has provided \$3.7 billion in earnings that support the military community, including through contributions to critical military Quality-of-Life programs. Visit Public Affairs or view these quick facts to learn more. Our Mission and Core Values Mission: We go where you go to improve the quality of your lives through goods and services we provide. Vision: Be the preferred retail and service provider for the Military family through extraordinary customer experiences and value pricing. Core Values: Family Serving Family, Respect Everyone, Courage to Use Good Judgment 100% of Exchange earnings support our military community. In the last 10 years, the Exchange benefit has provided \$15 billion in value that support the military community, including through contributions to critical military Quality-of-Life programs, outfitting more than 640,000 Warfighters at cost annually, providing school meal support for Department of Defense Education Activity facilities overseas and delivering needed services to locations impacted by natural disasters. The Public Affairs Office is responsible for informing and educating the public about the mission, policies and activities of the Army & Air Force Exchange Service. The office communicates to the public and Exchange stakeholders through internal and external military, civilian and Department of Defense news outlets. The office responds to media queries, publishes news releases, issues public statements, arranges interviews and advises the Exchange senior leadership and staff on all aspects of media relations and external communication. The Public Affairs Office ensures accurate information is provided to the public and release of information complies with applicable laws, regulations and policies. Exchange news releases are archived and available to the public in the Exchange Newsroom. For public statements, events and press releases, follow the Exchange Public Affairs Office on Twitter. For photos, visit the Public Affairs Flickr page. For sales, marketing, promotions and advertising, follow all the Exchanges official social media profiles on Twitter, Facebook, Instagram and YouTube. There are 70 military authorizations in the Exchange worldwide. Of those, 53 are located here at HQ Exchange. Key Leadership Positions: The Director/CEO (civilian) The Chief Operating Officer (civilian) The Chief of Staff The Senior Enlisted Advisor Learn more about the Leadership. Department Heads Senior Vice Presidents, Directors, and Special Staff (Inspector General and General Counsel) are our department heads. They are keys to the success of the Exchange and our headquarters. They support the Director/CEO, the Board of Directors, the Chief Operating Officer, plus the CONUS, Pacific and European Region staffs, our primary operating officials. Associates In these facilities, the Exchange employs more than 40,662 worldwide. Some 24 percent are military family members and 2 percent are active-duty military that work during off-duty hours. Directorates The headquarters organization is divided into directorates. Some of the directorates are headed up by military personnel and some by civilian senior rate personnel. Chief of Staff (CS) Audit (AU) Logistics (LG) Information Technology (IT) Real Estate (RE) Finance & Accounting (FA) Loss Prevention (LP) Strategic Planning and Partnerships (PL) eCommerce Customer Relationship Management General Counsel (GC) Human Resources (HR) Merchandising (MD) Inspector General (IG) Services & Food Only authorized Exchange customers can order from ShopMyExchange.com and the Exchange Online Mall. As such, we must validate eligibility through the Defense Enrollment Eligibility Reporting System (DEERS). The only information available for eligibility validation purposes is Social Security number and date of birth. For this reason, when first-time customers log in to our site, we are required to obtain the last four digits of their Social Security number, date of birth and last name. The first time customers enter our site, however, they will be required to create a new username to replace their Social Security number. Please be assured that we do not retain your Social Security number outside of the DEERS system and we take every measure to safeguard your personal information. (For details, refer to our terms and conditions section, then click "Online Security Guarantee.") JavaScript is required. This web browser does not support JavaScript or JavaScript in this web browser is not enabled. To find out if your web browser supports JavaScript or to enable JavaScript, see web browser help.

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