1. **Pay and Allowance Information Policy.** Commanding officers shall

   a. inform personnel of the existence of additions or enhancements to pay policies in order that such additions or enhancements will properly serve as incentives;

   b. inform personnel of any other changes or terminations to pay policies in order to promote responsible personal financial management by personnel;

   c. issue pay orders to the disbursing officer concerning information on which to open a pay record on enlistment and every change in status of personnel which affects pay; and

   d. bring to the attention of all members under their command the advisability of direct deposit/electronic funds transfer to their pay, or making such allotments as necessary for the support of their family members or to meet their personal financial responsibilities.