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DoD Savings Deposit Program

The DoD Savings Deposit Program (SDP) was established to provide members of the uniformed services serving in designated combat zones the opportunity to build their financial savings.

If you are serving in an SDP-eligible combat zone, you can start your SDP account once you've been deployed for a minimum of 30 consecutive days or at least one day in each of three consecutive months, and you must be receiving Hostile Fire Pay. Any military finance office in theater can help you establish an account and assist you in setting up the deposit method most convenient for you.

A total of \$10,000 may be deposited during each deployment and will earn 10% interest annually. You cannot close your account until you have left the combat zone, although your money will continue to draw interest for 90 days once you've returned home or to your permanent duty station.

Deposits may be made in cash, by check or through allotment. Once started, allotments may be increased or decreased as your financial situation changes. Your allotment will stop upon your departure from the combat zone.

While your account will be closed and all funds returned to you via direct deposit 120 days after leaving the combat zone, there are some guidelines regarding earlier withdrawal you need to know:

- Once your account reaches a \$10,000 balance, you may withdraw funds over \$10,000 on a quarterly basis.
- Emergency withdrawal must be approved by your commanding officer who must determine that it is necessary for the health and welfare of you or your family.
- If you want your funds before the 120-day period ends, your myPay account provides an automated request option for Savings Deposit Program participants.
- You can also send a request including your name, Social Security number and date of departure from the combat zone...
 - ... via e-mail to CCL-SDP@dfas.mil
 - ...via fax to (216) 522-5060 "Attention: SDP"
 - ...or by mail to DFAS-Cleveland Center (DFAS-CL), ATTN: SDP, Special Claims, 1240 East 9th St., Cleveland, OH 44199-2055
- Funds will be transferred electronically to the direct deposit account on record, but may be deposited in another account you identify or via hard copy check. You must identify how you want funds returned to you. For banking/credit union accounts, provide the bank name, routing number, account number and account type (savings or checking). For hard copy checks, provide a complete mailing address.
- Be sure your allotment has been stopped before requesting withdrawal.

Need help with your SDP account? Our staff is ready to help, just contact us at:

Toll Free (Stateside Only): 1-888-332-7411

Commercial: 216-522-5096

DSN: 580-5096

Fax: (Attention SDP): 216-522-5060

E-mail: CCL-SDP@dfas.mil

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