

## The Department of Defense

# Savings Deposit Program (SDP)



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. Amounts up to \$10,000.00 may be deposited, earning 10% interest per year.

### Eligibility

Members of the armed forces serving in a combat zone or in support of a contingency operation are authorized to make deposits. Service members must be receiving Hostile Fire Pay and be deployed for at least 30 consecutive days or at least 1 day in each of the 3 consecutive months in order to participate in the program.

### Deposits

Deposits can be made by allotment, check or cash to the finance office in the Service Member's deployed location. Deposits may not be more than the un-allotted pay and allowances per month. If the Service Member makes deposits by allotment, the allotment should be stopped prior to closing the account or when the Service Member departs from the combat zone. Deposits may not be less than \$5.00 and must be in multiples of \$5.00. No interest is earned on amounts exceeding \$10,000.00.

### Interest

Deposits made on or before the 10th of the month accrue interest from the 1st of the month.

### Withdrawals

Service Members may close their SDP accounts only after departing the combat zone. Interest will continue to accrue on the account up to 90 days after departure from the combat zone. Should the 90-day period end on any day other than the last day of a month, interest will accrue through the last day of the preceding month. IF the 90-day period ends on the last day of a month, interest accrues for that month.

**Members in a combat zone may withdraw amounts of interest over \$10,000.00 on a quarterly basis.**

Need help with your SDP account?

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

Commercial: 216-522-5096

DSN: 580-5096

Fax: (Attention SDP) 216-522-5060

E-mail: [dfas.cleveland-oh.jfl.mbx.sdp-cle@mail.mil](mailto:dfas.cleveland-oh.jfl.mbx.sdp-cle@mail.mil)

### Additional questions? Contact our Personal Financial Counselors:

Denver Metro  
803-323-9871  
[PFC.CO.NG@zeiders.com](mailto:PFC.CO.NG@zeiders.com)

Southern Colorado  
719-313-3775  
[PFC4.CO.NG@zeiders.com](mailto:PFC4.CO.NG@zeiders.com)

Northern Colorado  
970-616-2315  
[PFC.CO.ANG@zeiders.com](mailto:PFC.CO.ANG@zeiders.com)

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