



U.S. Department of War



DIRECTOR/CEO NEWSLETTER

OCTOBER 2025



SALUTING HEROES ALL MONTH LONG

This November, the Army & Air Force Exchange Service is introducing Salute to Service month, paying tribute to our Nation's heroes on more than just Veterans Day. One day is not enough to honor those who protect and defend our great Nation, and the Exchange is honoring them all month long.

All active-duty military, retirees and Veterans with in-store shopping benefits can visit their local PX or BX for exclusive limited-edition giveaways (limit one per customer):

Nov. 1 and Nov. 29: Collectible penny POGs, with 71 new designs honoring Soldiers, Airmen, Guardians and the rich history of the Army, Air Force and Space Force.

Nov. 11: 2025 Veterans Day challenge coin, a military community tradition since 2020.

Nov. 15: Vet for Life decal, stick it on something with tires and a motor with pride.

Nov. 22: Vet for Life patch, iron on and stand strong!

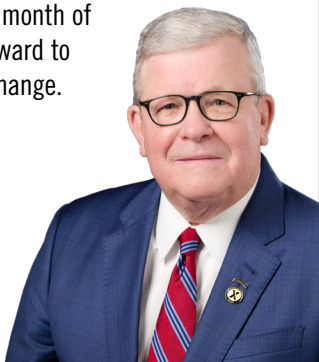
For more information about the Exchange's Salute to Service, visit ShopMyExchange.com/salutetoservice or contact your local PX/BX.

Team Exchange is truly honored to celebrate the service of all who serve and have served throughout the month of November. We look forward to seeing you at your Exchange.

Veteran For Life!

Tom Shull

Tom Shull
Director/CEO



EXCHANGE PROVIDES PREPAID GIFT CARDS FOR ARMY TRAINEE ESSENTIALS



The Exchange, in collaboration with U.S. Financial Management Command (USAFMCOM), is providing essential financial support to Army trainees during the government shutdown.

With cash advances and government credit card used for basic trainee essentials temporarily suspended, the Exchange is leveraging its

nonappropriated fund entity structure to issue prepaid gift cards to trainees at Forts Benning, Jackson, Leonard Wood and Sill.

This innovative stopgap measure ensures trainees have access to essential hygiene items and required supplies to train at their full potential. Male recruits are being issued \$350 gift cards, and female recruits are receiving gift cards in the amount of \$756. The Exchange has issued more than \$1.7 million in gift cards and has proactively loaded an additional \$2 million to ensure uninterrupted support.

MILITARY STAR® CARD OFFERS INDUSTRY-LOW APR

According to an [annual study by Bankrate](#), the MILITARY STAR® card now offers the lowest APR among all unsecured retail cards, just 14.24%. This low APR—nearly half of the industry average of 30.14%—is available to all cardmembers, regardless of rank or credit score.



Underwritten by nonappropriated funds through the Exchange Credit Program, the MILITARY STAR card is a Department of War credit program established by Congress to provide responsible and affordable credit solutions, with no annual, late or over-the-limit fees, to the military community.

Cardmembers receive 10% off all first day purchases, 10% off food purchases every day at participating Exchange restaurants, free shipping on all ShopMyExchange.com and MyNavyExchange.com orders, a \$1,000 interest-free Military Clothing line of credit, deployment benefits and more.

In 2024, the MILITARY STAR card provided \$473 million in value from its everyday rewards, savings and discounts.

More information on the MILITARY STAR card can be found at MyECP.com.

ARMY & AIR FORCE EXCHANGE SERVICE