

Ten Steps For Opening a Twelve Step Bank Account

1. As of 2015, the federal government requires all banks and credit unions to have a federal tax ID number from any person, business or organization opening an account. The reason: To make sure you are not a terrorist or funding a terrorist organization.
2. A tax ID number is easy to get.
3. The person who will be opening the account (or one of the people, if there will be two names on the account), should go online to www.irs.gov
4. Select "Obtain tax ID number"
5. Do NOT check the box saying you are an employer or a university. DO check the box marked "Charity."
6. The person applying should be someone (probably the group treasurer??) who does not have a felony record. It is suggested that candidates for group treasurer be made aware of this process prior to their being elected
7. The person applying to the IRS will be asked to list their name, address, Social Security number and name of the group on the Tax ID application. She/he will also be asked a series of questions. The questions asked are for security purposes only. At the end of the process, the person can instantly print out a tax ID number that can then be taken to the bank or credit union.
8. If your group has concerns about following this procedure, you can refer the group to the A.A. pamphlet "Where Money and Spirituality Mix" which states in general terms that we, as group members, know we need to cooperate as we move forward to obtain a bank account.
9. Tell the bank you want a "**club account.**" A club account is different than a "business account" and different than a "personal account."
10. It is suggested that the name on the checks be the group name. For purposes of anonymity, we do not put *A.A.* or *Alcoholics Anonymous* on the check.

(Revised by Area 70 Finance Committee 10-14-18)