## 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. The person applying should be someone (probably the group treasurer or GSR) who does not have a felony record. 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.

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](www.irs.gov)

4. Click "**Charities & Nonprofits**" at the top of the page.

5. Find the third box: "**Employer Identification Number (EIN)** Get an EIN to apply for tax-exempt status and file returns." Click: **Apply**

6. You must complete this application in one session, as you will not be able to save and return at a later time. Click the large blue button: **Apply Online Now**

7. Follow these steps:
   a. click "Begin Application > >"
   b. choose "View Additional Types, Including Tax-Exempt and Governmental Organizations" and click "Continue > >"
   c. choose "Community or Volunteer Group" and click "Continue > >"
   d. click "Continue > >" again to confirm selection
   e. fill in your personal information and choose "I am a responsible and duly authorized officer or member of this organization."
Now continue through the remainder of the application.

8. 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.

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 04-26-21)