

Step-By-Step: How to Open a Group Bank Account

In our survey of group treasurers, we found groups do not have bank accounts because they don't understand and/or don't know how to apply for an Employer Identification Number (EIN). As its name indicates, this is a number that the Internal Revenue Service requires for any business, whether it has employees or not. The government also requires any bank account that is registered in the name of a group of people—whether that group is a business or not—to have one of these numbers. This means that A.A. groups who want to open a bank account in the group's name must have an EIN number in order to open the account. This does not mean that the government is going to make the group file a tax return or audit your group's books. On the other hand, having this number does not make your group exempt from state and local sales taxes. It is merely a number that identifies your bank account. It's very easy to get one of these numbers online. Here's how to do it:

1. Decide who will apply for the account. Usually, this is your treasurer, but it can be your chairperson or just a regular member, as long as it is someone who will preserve your records and make them accessible to the group.
2. Go online, to www.irs.gov.
3. Under Tools click on "Apply for an EIN Online"
4. Scroll down the page until you see "Apply Online Now," and click it.
5. Click on OK.
6. Click on Begin Application >>
7. Select the last button – View additional types.... And click on Continue>>
8. Select the last button – Other Non-Profit/Tax Exempt Organizations and click on Continue>>
9. Confirm your selections by clicking on Continue>>
10. Select Banking purposes and click on Continue>>
11. Select Individual and click on Continue>>
12. Fill in your name and SSN and select "I am a responsible and duly...." and click on Continue>>
13. Fill in your address and phone number and click on Continue>>
14. Enter the name of the group as the Legal Name, county is Maricopa, state is Arizona. Enter the being date of your group or just the current month and year. Click on Continue>>
15. Answer all questions NO and click on Continue>>
16. Select the Other button on the bottom and click on Continue>>
17. Select the Other and enter Alcoholics Anonymous in description and click on Continue>>
18. Select the "Receive Letter Online" and click on Continue>>
19. Review the information and click on Submit
20. When the application is accepted, you will be issued an EIN number. Print this form.

Decide who is going to be able to sign checks. This is the person who should open the account.

That person must take the EIN number to the bank to open your account. Most banks require identification – social security number, drivers license number and address – from the person or persons who will be signers.

If the bank says it requires any other forms—by-laws, articles of incorporation, tax-exempt numbers, or anything like that—explain that you are an A.A. Group and that our groups are not organized in that way. If you are changing or adding people to your signature cards, the only document you might need is a copy of the minutes of the group's latest business meeting in which trusted servants were elected. The minutes should include the full names of the newly elected trusted servants. If the bank still insists on other documents, go to a different bank and try again.