

From A.A.'s District 21 Treasurer

Keeping Your 7th Traditions Secure and Transparent

We owe **rigorous honesty** to our groups in handling funds that have been entrusted to us through the practice of the 7th Tradition. District 21 suggests that AA groups within the district consider holding their 7th Tradition funds in a group checking account.

WHY YOUR GROUP SHOULD CONSIDER ESTABLISHING A GROUP CHECKING ACCOUNT:

- It **keeps 7th Tradition monies safe and secure**. Access to the group's funds is limited to those with legal signing authority. It is recommended that two people have signing authority and access to the account: the treasurer and one other group volunteer, such as the group secretary.
- It **separates personal and group funds**. Whether the treasurer uses a personal checking account or a cash kitty, it can create sloppiness and increase the chances of losing group funds.
- It **protects the group**. For example, if a treasurer has been keeping the funds in his or her personal account and that treasurer dies or goes bankrupt (it happens), the group's money would be considered part of that person's estate.
- It **makes bill paying easier** and ensures that the group has a **record of paid expenses**.
- It provides an **easy way to reconcile balances**.
- It helps the group **budget for future expenses**.
- It **makes it unnecessary to move money when a new treasurer takes over**. At rotation time, only the names on the account are changed.

HOW TO OPEN A CHECKING ACCOUNT

To open an account, the group must have an EIN (Employer Identification Number). Instructions for obtaining an EIN are on the reverse of this page. Obtain this number before going to the bank.

When approaching a bank, it's important to remember that each A.A. group is autonomous. We have no legal affiliation with the General Service Office, which has its own relationship with the IRS. Your group is a totally separate entity and must proceed accordingly. *Treasurers and other check signers must be willing to break their anonymity with the bank.*

Here are some local banks that offer free checking for nonprofit organizations:

- U.S. Bank
- Citizens Bank
- LinnCo Credit Union

For more information, see the conference-approved pamphlet, *The A.A. Group Treasurer*, and the document *Frequently Asked Questions from A.A. Groups on How To Open a Bank Account for our Group*, which was compiled by our Area Delegate, Reilly K.

HOW TO OBTAIN AN EIN

One person must be willing to have their Social Security number attached to the application. This does not have to be the group's treasurer; it can be any trusted servant. The main thing is that the person acknowledges that they have knowledge of the group's affairs.

To apply by mail: Obtain **Form SS-4: Application for Employer Identification Number (EIN)**. Fill it out and mail it as instructed.

To apply online: You must do it during the hours of operation, which are Monday through Friday 7 a.m. to 10 p.m. Eastern Time. If you try to apply outside of these hours, you will not be able to complete the process. You will have only 15 minutes to complete it, and you can't save it and go back to it later.

1. Go to **IRS.gov** (the IRS website).
2. Under **Tools**, select option 5: **Apply for an EIN**.
3. Click **Apply online now** (in the blue box on the right).
4. Screen should say "EIN Assistant." Click **Begin application**.
5. At the bottom of the list, click **View Additional Types... / Continue**.
6. Click **Other Non-Profit/Tax-Exempt Organizations / Continue**
7. Click through the next screen, which just confirms that you're applying for a tax-exempt organization, by clicking **Continue**.
8. Click **Banking Purposes**.
9. Click **Individual**.
10. Enter your name and Social Security Number and click on **I am a responsible and duly authorized member or officer having knowledge of this organization's affairs**.
11. Follow the prompts on the screen.

Questions?

Contact the District 21 Treasurer through the District 21 website:

aaoregon-district21.org