

# Opening a Unit Checking Account

Every unit will eventually need to have its own checking account. Sometimes this gets confusing for the newly organized unit because the bank requires a federal employer identification number (EIN) to open the account.



## **PLAN A – Use EIN of Chartered Partner**

Due to the charter agreement and tax laws, Units are “subordinate” to your chartered partner. Some chartered partners are willing to allow units to use their tax number so their unit will be able to obtain a checking account. However, some chartered partners may have regulatory or other reporting requirements that may not allow them to let the unit use their EIN. If your chartered partner does not allow you to use their EIN, don’t worry. Go to Plan B.

## **PLAN B – Obtain a Unit EIN for banking purposes only**

Obtain your own EIN for banking purposes only by completing the Form SS-4 on IRS website. Volunteer organizations can obtain an EIN for banking purposes only if they are organized to serve the community, do not operate for a profit, and do not have paid employees. Don’t worry, this process takes less than 15 minutes to complete. It is easier to request a new EIN than it is to search for a previously obtained but lost or unknown EIN from a former volunteer!

## **Purpose of an Employer Identification Number**

Per the IRS, Employer Identification Numbers are issued for the purpose of tax administration and are not intended for participation in any other activities (e.g., tax lien auction or sales, lotteries, etc.) Banks use the EIN as a unique federal identifier for business accounts, just like they use a social security number for individual accounts.

## **Step 1: Gather Information**

- Determine who the Responsible Party will be for the bank account. This is typically the Committee Chair or Chartered Organization Representative. Per the IRS, a Responsible Party is who controls, manages, or directs the applicant entity and the disposition of its funds and assets. Unless the applicant is a government entity, the responsible party must be an individual (i.e., a natural person), not an entity.
- The Responsible Party online must have a valid Taxpayer Identification Number (SSN or ITIN).
- The Responsible Party must have a physical address.

## **Step 2: Complete the Online Application**

- You must complete this application in one session, as you will not be able to save and return at a later time.
- Your session will expire after 15 minutes of inactivity, and you will need to start over.

[EIN Individual Request - Online Application \(irs.gov\)](https://www.irs.gov/efile/individual-requests)



## EIN Assistant

### Important Information Before You Begin

Use this assistant to apply for and obtain an Employer Identification Number (EIN).

[Do I need an EIN?](#)

[Do I need a new EIN?](#)

For help or additional information on any topic, click the underlined key words, or view Help Topics on the right side of the screen. Make sure that pop-ups are allowed from this site.

### About the EIN Assistant

- You must complete this application in one session, as you will **not** be able to save and return at a later time.
- For security purposes, your session will expire after 15 minutes of inactivity, and you will need to start over.
- You will receive your EIN immediately upon verification. [When will I be able to use my EIN?](#)
- If you wish to receive your confirmation letter online, we strongly recommended that you install [Adobe Reader](#) before beginning the application if it is not already installed.

### Restrictions

- Effective May 21, 2012, to ensure fair and equitable treatment for all taxpayers, the Internal Revenue Service will limit Employer Identification Number (EIN) issuance to one per responsible party per day. This limitation is applicable to all requests for EINs whether online or by phone, fax or mail. We apologize for any inconvenience this may cause.
- If a third party designee (TPD) is completing the online application on behalf of the taxpayer, the taxpayer must [authorize the third party](#) to apply for and receive the EIN on his or her behalf.
- The business location must be within the United States or [U.S. territories](#).
- Foreign filers without an Individual Taxpayer Identification Number (ITIN) cannot use this assistant to obtain an EIN.
- If you were incorporated outside of the United States or the U.S. territories, you cannot apply for an EIN online. Please call us at 267-941-1099 (this is not a toll free number).

[Begin Application >>](#)

If you are not comfortable sending information via the Internet, download the [Form SS-4](#) PDF file and the instructions for alternative ways of applying.



### EIN Assistant

Your Progress: 1. Identify 2. Authenticate 3. Addresses 4. Details 5. EIN Confirmation

#### What type of legal structure is applying for an EIN?

Before applying for an EIN you should have already determined what type of legal structure, business, or type of organization is being established.

Choose the type you are applying for. If you don't see your type, select "View Additional Types."

- [Sole Proprietor](#)  
Includes individuals who are in business for themselves and household employers.
- [Partnerships](#)  
Includes partnerships and joint ventures.
- [Corporations](#)  
Includes S corporations, personal service corporations, real estate investment trusts (REIT), regulated investment conduits (RIC), and settlement funds.
- [Limited Liability Company \(LLC\)](#)  
A limited liability company (LLC) is a structure allowed by state statute and is formed by filing articles of organization with the state.
- [Estate](#)  
An estate is a legal entity created as a result of a person's death.
- [Trusts](#)  
All types of trusts including conservatorships, custodianships, guardianships, irrevocable trusts, revocable trusts, and receiverships.
- [View Additional Types, Including Tax-Exempt and Governmental Organizations](#)  
If none of the above fit what you are establishing, there are several others to choose from.

#### Help Topics

[? What if I do not know what type of legal structure or organization to choose?](#)

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EIN Assistant

Your Progress: 1. Identify 2. Authenticate 3. Addresses 4. Details 5. EIN Confirmation

Additional Types

Choose the type you are applying for. You can click the underlined terms for a description.

- [Bankruptcy Estate \(Individual\)](#)
- [Block/Tenant Association](#)
- [Church](#)
- [Church-Controlled Organization](#)
- [Community or Volunteer Group](#)
- [Employer/Fiscal Agent \(under IRC Sec 3504\)](#)
- [Employer Plan \(401K, Money Purchase Plan, etc.\)](#)
- [Farmers' Cooperative](#)
- [Government, Federal/Military](#)
- [Government, Indian Tribal Governments](#)
- [Government, State/Local](#)
- [Homeowners/Condo Association](#)
- [Household Employer](#)
- [IRA](#)
- [Memorial or Scholarship Fund](#)
- [Plan Administrator](#)
- [Political Organization](#)
- [PTA/PTO or School Organization](#)
- [REMIC](#)
- [Social or Savings Club](#)
- [Sports Teams \(community\)](#)
- [Withholding Agent](#)
- [Other Non-Profit/Tax-Exempt Organizations](#)

Help Topics

What if I still do not know what type of structure or organization to choose?

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## EIN Assistant

Your Progress: **1. Identify** 2. Authenticate 3. Addresses 4. Details 5. EIN Confirmation

### Please confirm your selection.

Confirm your selection of **Community** or **Volunteer Group** as the type of structure applying for an EIN.

#### What it is...

- Community or volunteer groups are groups that share a common interest and come together to volunteer services, such as neighborhood watch groups, preservation societies, etc.
- These groups generally need an EIN for [banking purposes](#) or to satisfy [local law](#).

#### What it is not...

- Community or volunteer groups are not engaged in an activity that is for profit.
- They are not [incorporated](#).

If you need to change your type of structure, we recommend that you do so **now**, otherwise you will have to start over and re-enter your information. Additional help may be found by reviewing [all types of organizations and structures](#) before making your selection.

<< Change Type

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## EIN Assistant

**Your Progress:**    **1. Identify** ✓    **2. Authenticate**    **3. Addresses**    **4. Details**    **5. EIN Confirmation****Please tell us about the Responsible Party.**

This information is for identification purposes only.

\* Required fields

Must match IRS records or this application cannot be processed.

The only punctuation and special characters allowed are hyphen (-) and ampersand (&amp;).

First name *	<input type="text" value="Super"/>
Middle name/initial	<input type="text"/>
Last name *	<input type="text" value="Scouter"/>
Suffix (Jr, Sr, etc.)	<input type="text" value="Select One ▼"/>
SSN/TIN *	<input type="text" value="111"/> - <input type="text" value="11"/> - <input type="text" value="1111"/>

Choose One: \*

- I am a responsible and duly authorized [officer](#) or [member](#) of this organization.
- I am a third party applying for an EIN on behalf of this organization.

Before continuing, please review the information above for typographical errors.



### EIN Assistant

Your Progress: 1. Identify ✓ 2. Authenticate ✓ 3. Addresses 4. Details 5. EIN Confirmation

#### Where is the Responsible Party physically located?

\* Required fields

The only special characters allowed for street and city are - and /.  
Note: Must be a U.S. address. Do not enter a P.O. box. [For military addresses click here.](#)

Street \*

City \*

State/U.S. territory \*

ZIP code \*

Phone number \*

Do you have an address **different** from the above where you want your mail to be sent? \*  Yes  No

Before continuing, please review the information above for typographical errors.

[Continue >>](#)



### EIN Assistant

Your Progress: 1. Identify ✓ 2. Authenticate ✓ 3. Addresses ✓ 4. Details 5. EIN Confirmation

#### Tell us about the Community or Volunteer Group.

\*Required fields

The only punctuation and special characters allowed are hyphen (-) and ampersand (&).  
The trade name may not contain an ending such as 'LLC', 'LC', 'PLLC', 'PA', 'Corp', or 'Inc'.

Legal name of Community or Volunteer Group \*

[Trade name/Doing business as](#)  
(only if different from legal name)

County where Community or Volunteer Group is located \*

State/Territory where Community or Volunteer Group is located \*

[Date business started or acquired](#) \*

Before continuing, please review the information above for typographical errors.



## EIN Assistant

Your Progress: 1. Identify ✓ 2. Authenticate ✓ 3. Addresses ✓ 4. Details 5. EIN Confirmation

### Tell us more about the Community or Volunteer Group.

\* Required fields

Does your business own a [highway motor vehicle](#) with a [taxable gross weight](#) of 55,000 pounds or more? \*

Yes  No

Does your business involve [gambling/wagering](#)? \*

Yes  No

Does your business need to file [Form 720](#) (Quarterly Federal [Excise Tax Return](#))? \*

Yes  No

Does your business sell or manufacture alcohol, tobacco, or firearms? \*

Yes  No

Do you have, or do you expect to have, any [employees who will receive Forms W-2](#) in the next 12 months? \* (Forms W-2 require additional filings with the IRS.)

Yes  No

Before continuing, please review the information above.

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### Help Topics

[? What is Form 720?](#)



## EIN Assistant

Your Progress: 1. Identify ✓ 2. Authenticate ✓ 3. Addresses ✓ 4. Details 5. EIN Confirmation

### What does your business or organization do?

Choose one category that best describes your business. Click the underlined links for additional examples for each category.

- [Accommodations](#)  
Casino hotel, hotel, or motel.
- [Construction](#)  
Building houses/residential structures, building industrial/commercial structures, specialty trade contractors, remodelers, heavy construction contractors, land subdivision contractors, or site preparation contractors.
- [Finance](#)  
Banks, sales financing, credit card issuing, mortgage company/broker, securities broker, investment advice, or trust administration.
- [Food Service](#)  
Retail fast food, restaurant, bar, coffee shop, catering, or mobile food service.
- [Health Care](#)  
Doctor, mental health specialist, hospital, or outpatient care center.
- [Insurance](#)  
Insurance company or broker.
- [Manufacturing](#)  
Mechanical, physical, or chemical transformation of materials/substances/components into new products, including the assembly of components.
- [Real Estate](#)  
Renting or leasing real estate, managing real estate, real estate agent/broker, selling, buying, or renting real estate for others.
- [Rental & Leasing](#)  
Rent/lease automobiles, consumer goods, commercial goods, or industrial goods.
- [Retail](#)  
Retail store, internet sales (exclusively), direct sales (catalogue, mail-order, door to door), auction house, or selling goods on auction sites.
- [Social Assistance](#)  
Youth services, residential care facility, services for the disabled, or community food/housing/relief services.
- [Transportation](#)  
Air transportation, rail transportation, water transportation, trucking, passenger transportation, support activity for transportation, or delivery/courier service.
- [Warehousing](#)  
Operating warehousing or storage facilities for general merchandise, refrigerated goods, or other warehouse products; establishments that provide facilities to store goods but do not sell the goods they handle.
- [Wholesale](#)  
Wholesale agent/broker, importer, exporter, manufacturers' representative, merchant, distributor, or jobber.
- Other

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## EIN Assistant

Your Progress: 1. Identify ✓ 2. Authenticate ✓ 3. Addresses ✓ 4. Details 5. EIN Confirmation

### You have chosen Other.

Please choose one of the following that best describes your primary business activity:

- Consulting
- Manufacturing
- Organization (such as religious, environmental, social or civic, athletic, etc.)
- Rental
- Repair
- Sell goods
- Service
- Other – please specify your primary business activity:

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### EIN Assistant

Your Progress: 1. Identify ✓ 2. Authenticate ✓ 3. Addresses ✓ 4. Details 5. EIN Confirmation

You have chosen Other: Organization.

What is the primary activity of your organization?

- Athletic – please specify:
- Conservation – please specify:
- Environmental – please specify:
- Fundraising – please specify:
- Homeowners association
- Religious – please specify:
- Social or civic – please specify:
- Other – please specify:

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EIN Individual Request - Online

sa.www4.irs.gov/modiein/individual/letter-options.jsp

Apps | PeopleSoft Financia... | Welcome to Single... | Login | PrimePay | Sharepoint - Docu... | Reading list

IRS.gov Help | Apply for New EIN | Exit

EIN Assistant

Your Progress: 1. Identify ✓ 2. Authenticate ✓ 3. Addresses ✓ 4. Details ✓ 5. EIN Confirmation

How would you like to receive your EIN Confirmation Letter?

You have two options for receiving your confirmation letter. Please choose one below:

Receive letter online. This option requires [Adobe Reader](#). You will be able to view, print, and save this letter immediately. It will not be mailed to you.

Receive letter by mail. The IRS will send the letter to the mailing address you provided - allow up to 4 weeks for delivery.

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### Step 3: Submit Your Application

- After all validations are done you will get your EIN immediately upon completion. You can then download, save, and print your EIN confirmation notice. **Save this documentation!** You are required to notify the IRS within 60 days of any change in the Responsible Party on Form 8822-B [Form 8822-B \(Rev. December 2019\) \(irs.gov\)](#)

### Step 4: Duties/Best Practices of Responsible Party

- Review BSA FAQ for Fiscal Policies and Procedures for BSA Units.
- Establish a checking account with at least two signers.
- Have paper statements with copies of cancelled checks sent to Responsible Party.
- Treasurer should prepare a detail report of all income and expenses and retain copies of deposit slips and receipts for at least 4 years.
- Review monthly statements and financial reports from treasurer for unusual transactions.