

Virtual 7th Tradition

WHY & HOW



Area 59 Finance Subcommittee
EPGSA 2021

Part 1.

Why?

Online & Hybrid Meetings

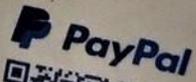
- ▶ No physical basket to pass
- ▶ Simpler than mailing a check
- ▶ Easily set up with common technology & software
- ▶ Minimal cost

In Person Meetings

- ▶ Fewer people carry cash
- ▶ Common technology supports the donation process
- ▶ Ease of Use
- ▶ QR code/Group's email passed with the basket



7th Tradition



Scan. Pay. Go.

Contributions can be made electronically via Pay Pal by scanning this QR code or by using our groups email address

lits.w630@gmail.com

Part 2.

How?

Necessary Components

Email

Web based

- Gmail
- Yahoo
- Icloud
- ...other

Bank Account

- EIN
- Meeting Minutes
- ID
- Group Officers
- Deposit

Platform

- Paypal
- Venmo
- Cash App
- Stripe
- Givebutter
- Donorbox
- ...other



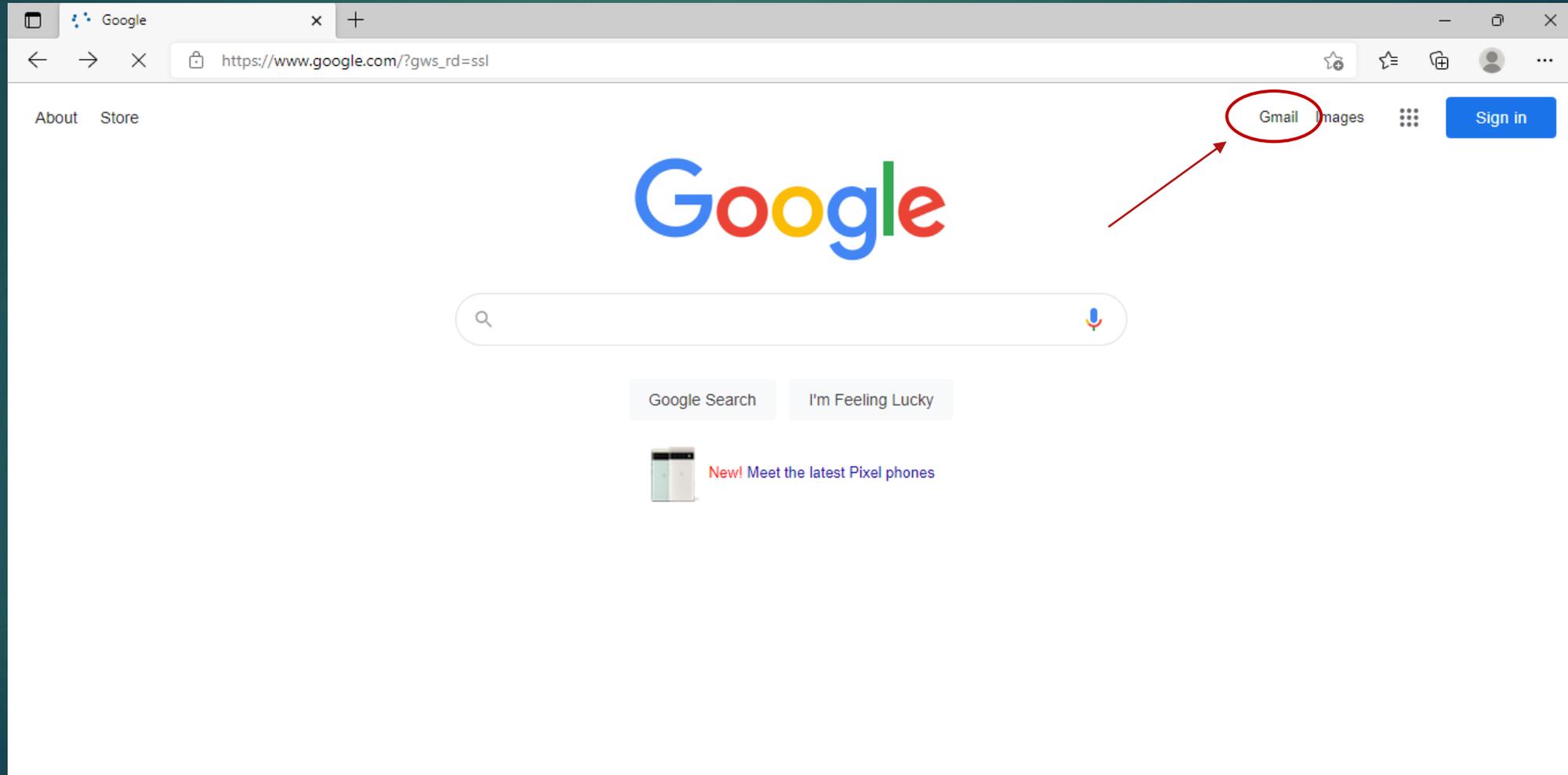
Part 2a

SETTING UP AN EMAIL ACCOUNT

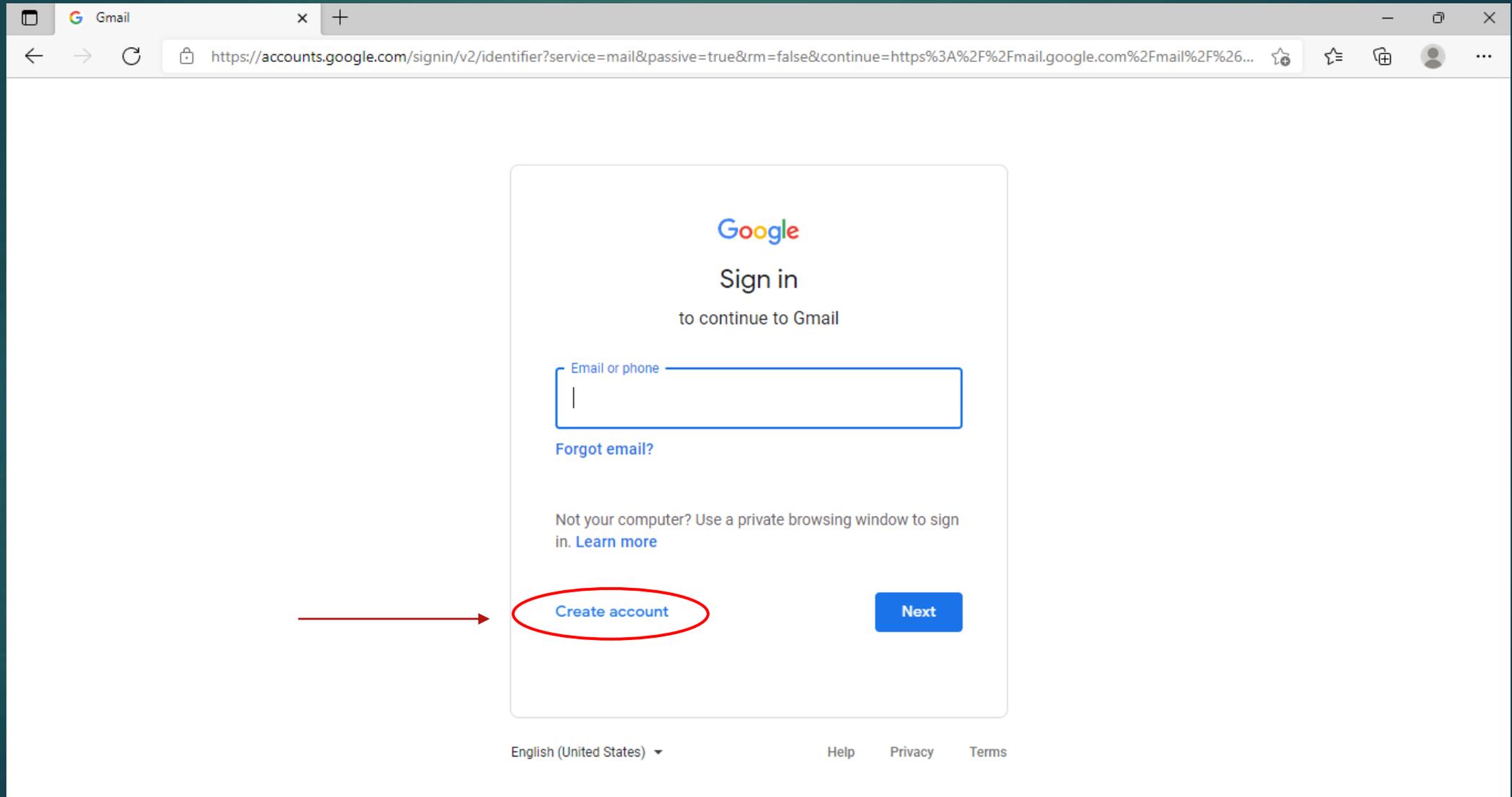


How to Create a Group Email

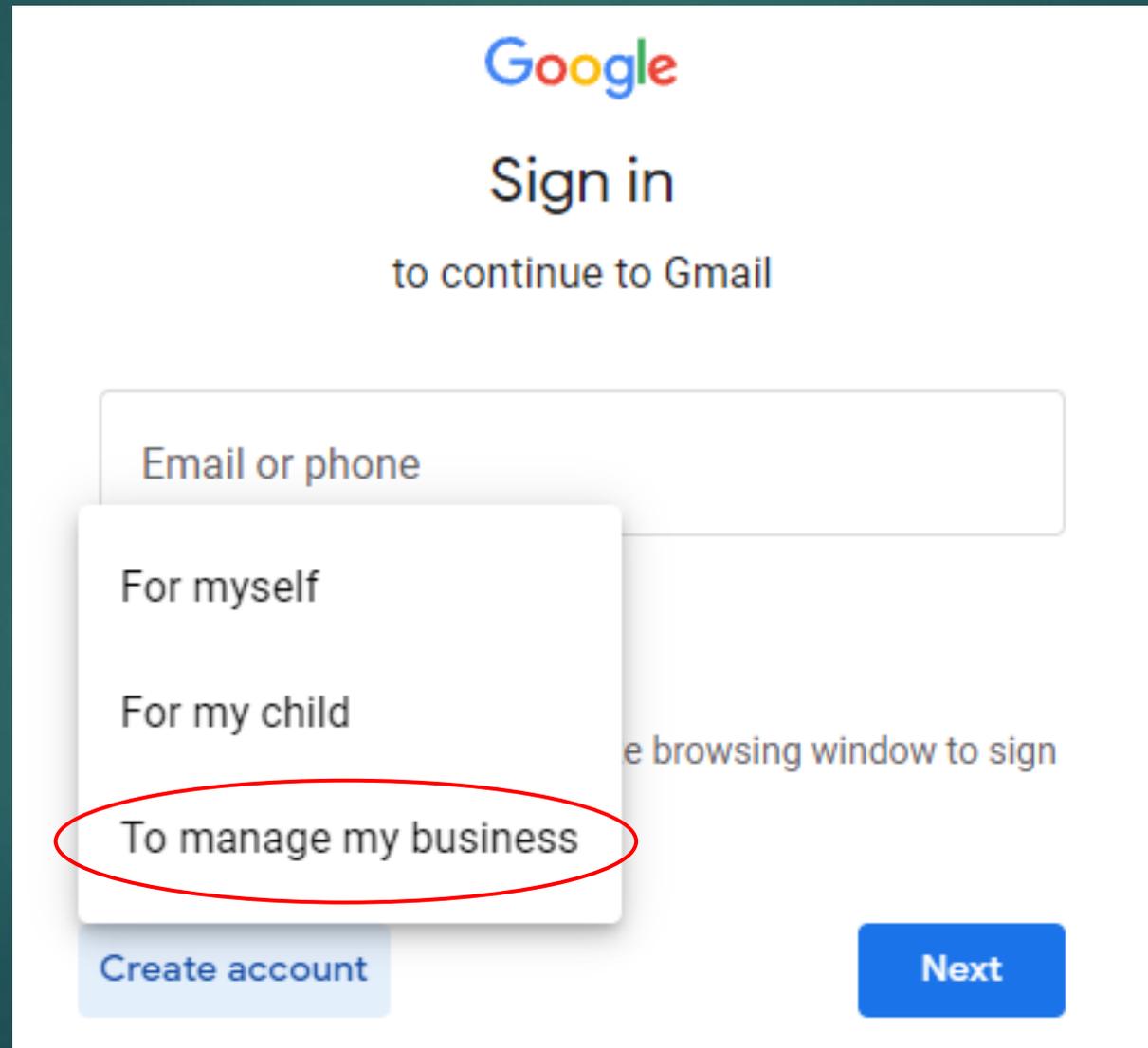
Open a web browser, go to www.google.com & click “Gmail”



Choose “Create account”



Choose “To manage my business”



Google

Sign in

to continue to Gmail

Email or phone

For myself

For my child

To manage my business

Open a new browser window to sign in

Create account

Next

Fill out fields – name, desired email, password – click “next”



Create your Google Account

to continue to Gmail

First name Last name

Username @gmail.com

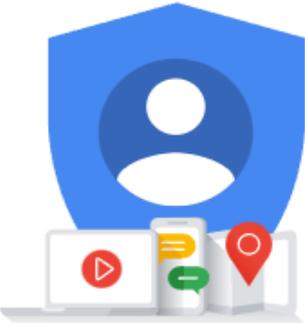
You can use letters, numbers & periods

Password Confirm

Use 8 or more characters with a mix of letters, numbers & symbols

Show password

[Sign in instead](#)



One account. All of Google working for you.

Continue to provide info, click “next”



Andrew, welcome to Google

 toohardterms@gmail.com

 Phone number (optional)

Google will use this number only for account security. Your number won't be visible to others. You can choose later whether to use it for other purposes.

Recovery email address (optional)

We'll use it to keep your account secure

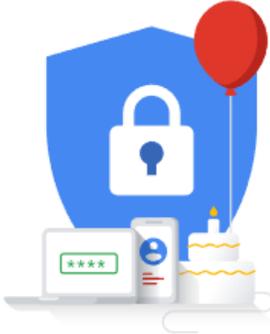
Month Day Year

Your birthday

Gender

[Why we ask for this information](#)

[Back](#)  [Next](#)



Your personal info is private & safe

Verify phone number or skip



Verify your phone number

To make sure this number is yours, Google will send you a text message with a 6-digit verification code. *Standard rates apply*

 (702) 493-6500

[Back](#)

[Not now](#)



[Send](#)



Your personal info is private & safe

Privacy and Terms

To create a Google Account, you'll need to agree to the [Terms of Service](#) below.

In addition, when you create an account, we process your information as described in our [Privacy Policy](#), including these key points:

Data we process when you use Google

- When you set up a Google Account, we store information you give us like your name, email address, and telephone number.
- When you use Google services to do things like write a message in Gmail or comment on a YouTube video, we store the information you create.
- When you search for a restaurant on Google Maps or watch a video on YouTube, for example, we process information about that activity – including information like the video you watched, device IDs, IP addresses, cookie data, and location.
- We also process the kinds of information described above when you use apps or sites that use Google services like ads, Analytics, and the YouTube video player.
- Conduct analytics and measurement to understand how our services are used. We also have partners that measure how our services are used. [Learn more](#) about these specific advertising and measurement partners.

Combining data

We also combine this data among our services and across your devices for these purposes. For example, depending on your account settings, we show you ads based on information about your interests, which we can derive from your use of Search and YouTube, and we use data from trillions of search queries to build spell-correction models that we use across all of our services.

You're in control

Depending on your account settings, some of this data may be associated with your Google Account and we treat this data as personal information. You can control how we collect and use this data now by clicking "More Options" below. You can always adjust your controls later or withdraw your consent for the future by visiting My Account (myaccount.google.com).

[More options](#) ▾

Cancel

I agree



You're in control of the data we collect & how it's used

Agree to terms.

Consider adding group details



Your Google Account is all set -
now add your Business Profile

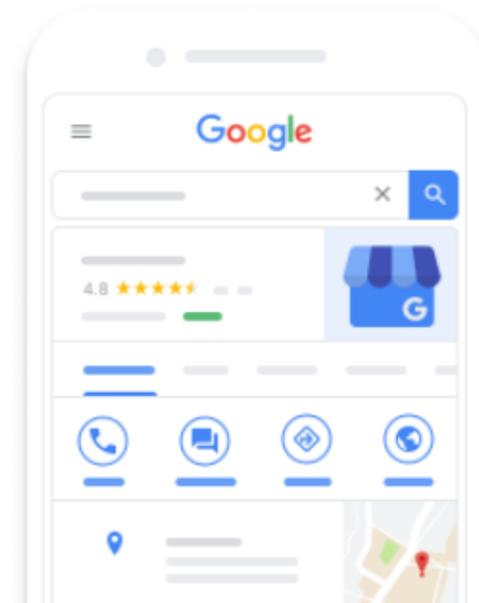
 toohardterms@gmail.com

Create your free Business Profile and let
customers discover your business on Search
and Maps

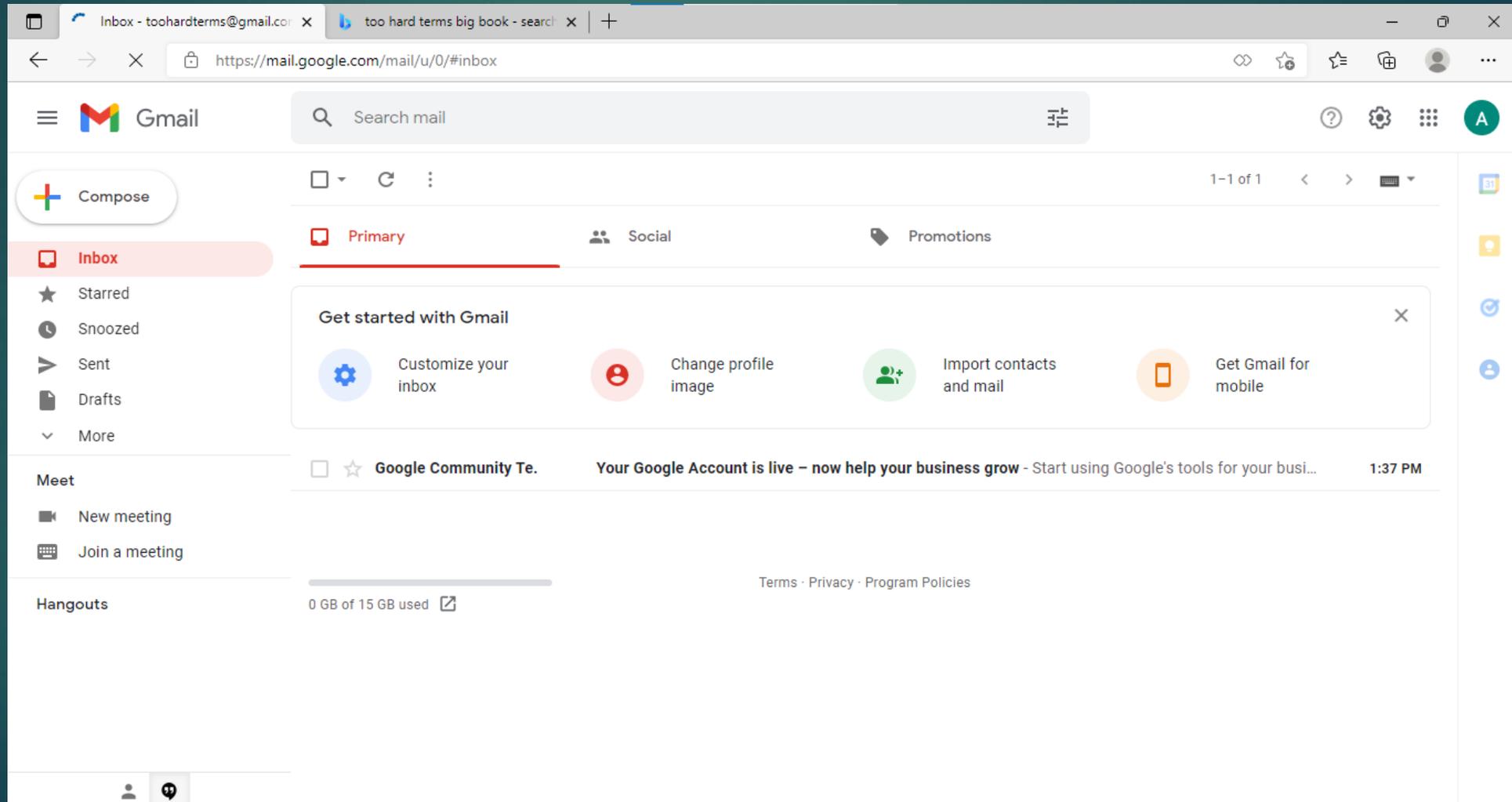
Not Now



Continue



Success! You've created an email account.





Now that the group has an email account, lets look at how to get a group bank account...



Part 2b

OPENING A BANK ACCOUNT

Start by creating an EIN
for the group.

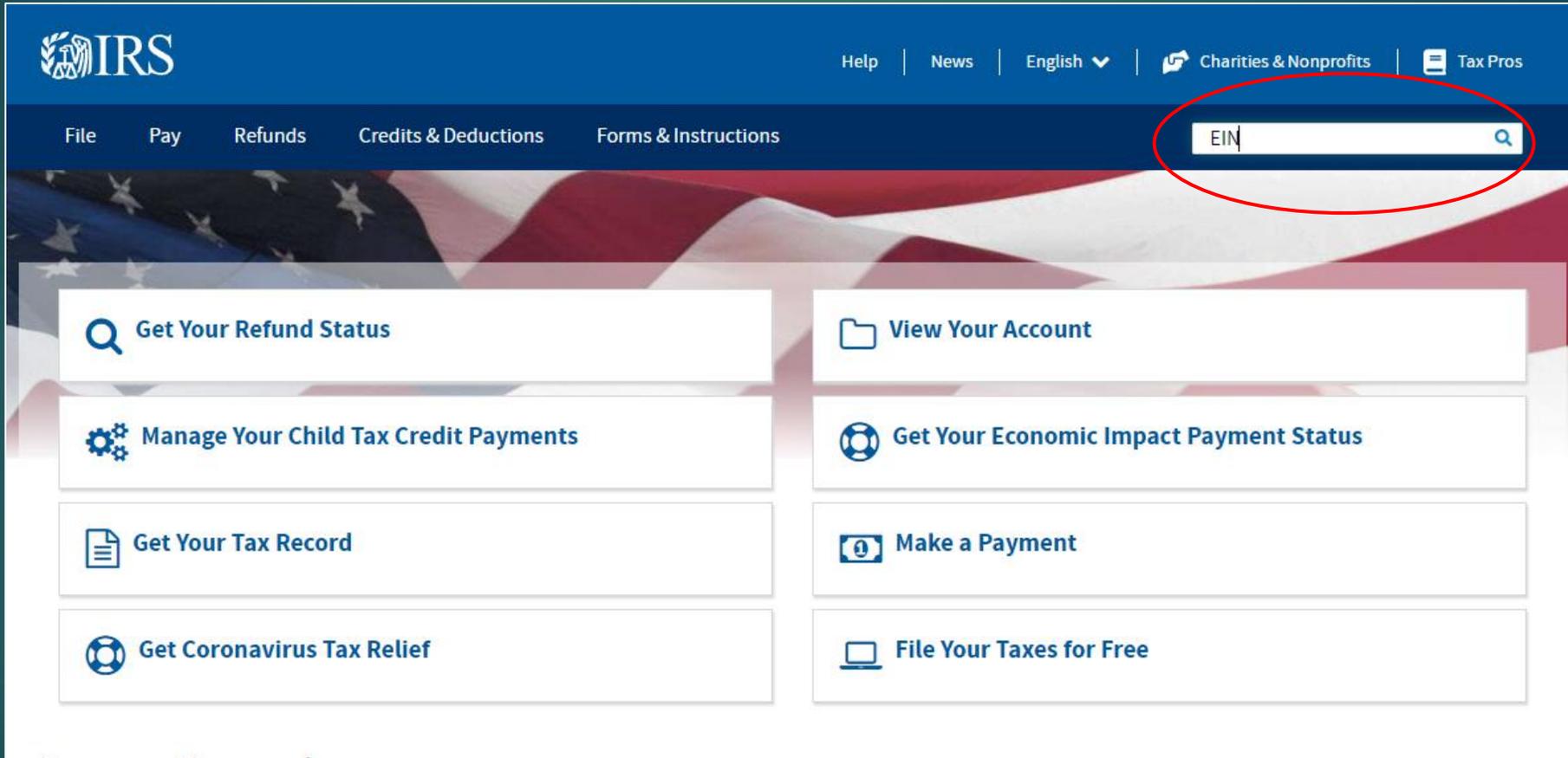


How to Create an EIN for Your Homegroup

Getting Started

- ▶ EIN stands for Employer Identification Number – aka Tax Identification number
- ▶ It is **free** to apply for a EIN
- ▶ The online application is designed to be completed in less than 15 minutes
- ▶ The application is found online at www.irs.gov
- ▶ IRS form SS-4 or “Apply for an EIN online”

Search for EIN at www.irs.gov



The screenshot shows the IRS website interface. At the top left is the IRS logo. The top navigation bar includes links for Help, News, English (with a dropdown arrow), Charities & Nonprofits, and Tax Pros. Below this is a secondary navigation bar with links for File, Pay, Refunds, Credits & Deductions, and Forms & Instructions. A search bar is located in the top right corner, containing the text 'EIN' and a magnifying glass icon; this search bar is circled in red. The main content area features a grid of service tiles with icons and text: 'Get Your Refund Status' (magnifying glass icon), 'View Your Account' (folder icon), 'Manage Your Child Tax Credit Payments' (gears icon), 'Get Your Economic Impact Payment Status' (globe icon), 'Get Your Tax Record' (document icon), 'Make a Payment' (dollar sign icon), 'Get Coronavirus Tax Relief' (globe icon), and 'File Your Taxes for Free' (laptop icon).

Choose “Apply for Employer Identification Number Online”

The screenshot shows the IRS website's search results page. At the top, there is a navigation bar with links for 'File', 'Pay', 'Refunds', 'Credits & Deductions', and 'Forms & Instructions', along with a search bar. Below the navigation bar, the breadcrumb trail reads 'Home / Site Index Search'. The main heading 'Search Results' is circled in red. A search input field contains the text 'EIN'. Below the search field, a 'Sort By:' dropdown menu is set to 'Relevance'. On the left side, there is a 'Filter by...' section with a list of categories: 'General Information (315)', 'News (39)', 'About IRS (14)', and 'Software Development (11)'. The main content area features a 'Recommended by IRS' section. It includes a graphic with the letters 'EIN' and the text 'Employer Identification Number'. Below the graphic, there are three links: 'Employer ID Numbers' (with a description of EINs), 'Apply for an Employer Identification Number (EIN) Online' (circled in red), and 'Do You Need a New EIN?' (with a description of when to get a new EIN).

File Pay Refunds Credits & Deductions Forms & Instructions Search

Home / Site Index Search

Search Results

EIN

Sort By: Relevance

Filter by...

- General Information (315)
- News (39)
- About IRS (14)
- Software Development (11)

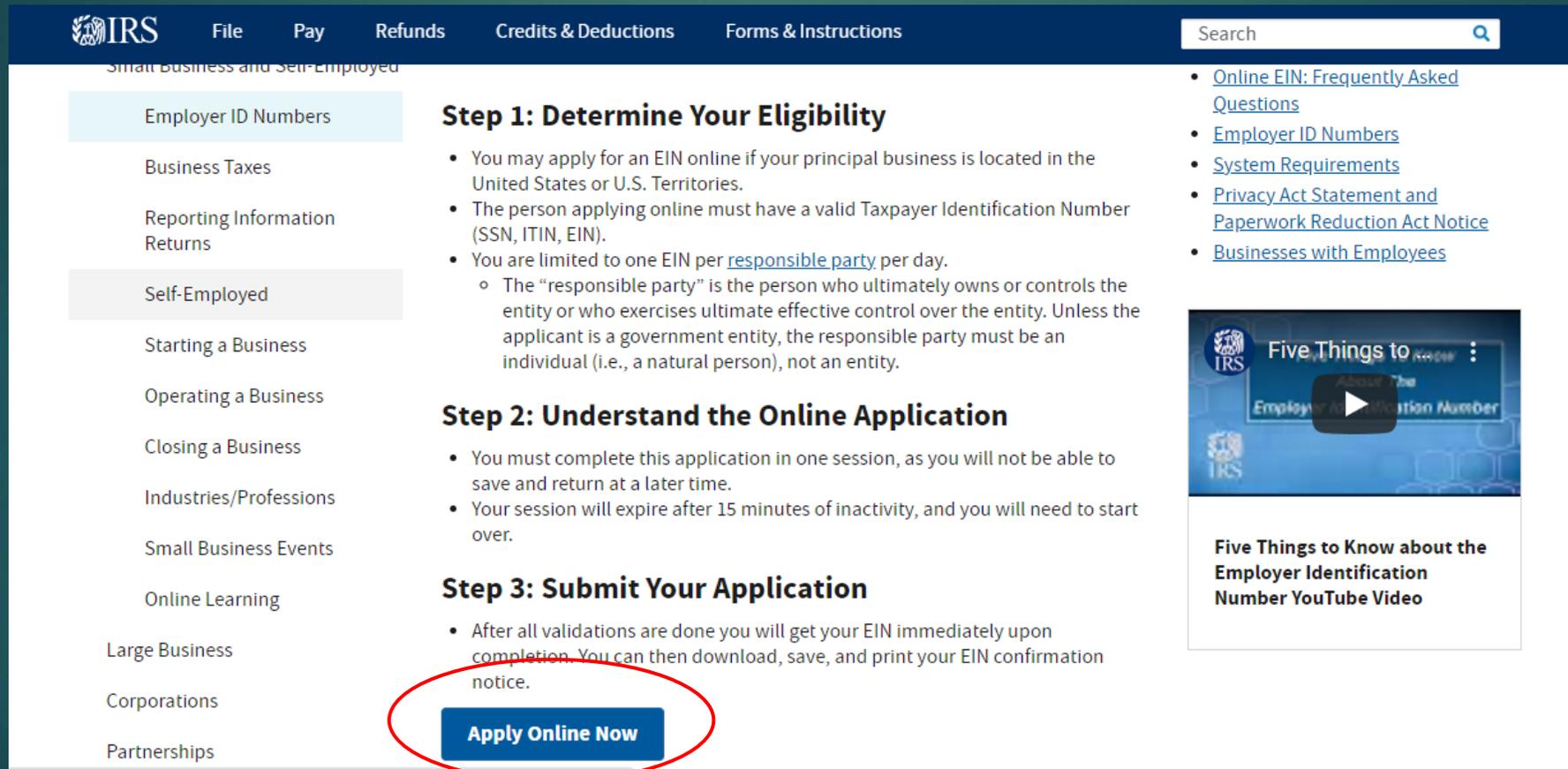
Recommended by IRS

Employer ID Numbers
Information about Employer Identification Numbers (EIN), also known as a Federal Tax Identification Number. An EIN is used to identify a business entity.

Apply for an Employer Identification Number (EIN) Online
Information about how to apply online for an Employer Identification Number.

Do You Need a New EIN?
Generally, businesses need a new EIN when their ownership or structure has changed.

Click “Apply Online Now”



The screenshot shows the IRS website's navigation menu for Small Business and Self-Employed. The 'Apply Online Now' button is circled in red. The page content is organized into three steps: Determine Your Eligibility, Understand the Online Application, and Submit Your Application. A video player is also visible on the right side of the page.

IRS File Pay Refunds Credits & Deductions Forms & Instructions Search

Small Business and Self-Employed

- Employer ID Numbers
- Business Taxes
- Reporting Information Returns
- Self-Employed
- Starting a Business
- Operating a Business
- Closing a Business
- Industries/Professions
- Small Business Events
- Online Learning
- Large Business
- Corporations
- Partnerships

Step 1: Determine Your Eligibility

- You may apply for an EIN online if your principal business is located in the United States or U.S. Territories.
- The person applying online must have a valid Taxpayer Identification Number (SSN, ITIN, EIN).
- You are limited to one EIN per [responsible party](#) per day.
 - The “responsible party” is the person who ultimately owns or controls the entity or who exercises ultimate effective control over the entity. Unless the applicant is a government entity, the responsible party must be an individual (i.e., a natural person), not an entity.

Step 2: Understand 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.

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.

[Apply Online Now](#)

- [Online EIN: Frequently Asked Questions](#)
- [Employer ID Numbers](#)
- [System Requirements](#)
- [Privacy Act Statement and Paperwork Reduction Act Notice](#)
- [Businesses with Employees](#)

Five Things to Know about the Employer Identification Number YouTube Video

Click “Begin Application”

 [Help](#) | [Apply for New EIN](#) | [Exit](#)

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.

Choose “View Additional Types including tax exempt and government organizations” & click continue

IRS.gov Help | Apply for New EIN | Exit

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?](#)

<< Back Continue >>

[IRS Privacy Policy](#) | [Accessibility](#)

Select “Community or Volunteer Group”

IRS.gov [Help](#) | [Apply for New EIN](#) | [Exit](#)

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](#)

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

[<< Back](#) [Continue >>](#)

[IRS Privacy Policy](#) | [Accessibility](#)

Click “Continue”

 **IRS**.gov [Help](#) | [Apply for New EIN](#) | [Exit](#)

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.

[IRS Privacy Policy](#) | [Accessibility](#)

Fill out fields & click “Continue”

 [Help](#) | [Apply for New EIN](#) | [Exit](#)

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 (&).

First name *

Middle name/initial

Last name *

Suffix (Jr, Sr, etc.)

SSN/TIN * - -

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.

[IRS Privacy Policy](#) | [Accessibility](#)

Fill out fields & click “Continue”

 **IRS**.gov [Help](#) | [Apply for New EIN](#) | [Exit](#)

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.

[IRS Privacy Policy](#) | [Accessibility](#)

Fill out fields & click “Continue”

 **IRS**.gov [Help](#) | [Apply for New EIN](#) | [Exit](#)

EIN Assistant

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

What is the Mailing Address of the Responsible Party?

* Required fields
The only special characters allowed for street and city are - and /.
Note: You must enter a complete address. P.O. boxes and international mailing addresses are allowed.
[For military addresses click here.](#)

Street *

City *

State/Province/Territory For U.S. addresses, enter the state/territory abbreviation or full name. For foreign addresses, enter the full name of the province/territory.

ZIP/Postal Code

Country *

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

[IRS Privacy Policy](#) | [Accessibility](#)

Fill out group information, click continue

 **IRS**.gov [Help](#) | [Apply for New EIN](#) | [Exit](#)

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 * PENNSYLVANIA (PA) ▼

[Date business started or acquired](#) *

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

Select "No" for each option, click continue

IRS.gov [Help](#) | [Apply for New EIN](#) | [Exit](#)

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.

[Continue >>](#)

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.
- [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

<< Back

Continue >>

Select other from the list, click "continue"

Specify your group's primary business activity, click "continue"

IRS.gov [Help](#) | [Apply for New EIN](#) | [Exit](#)

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:

<< Back Continue >>

Choose to have the EIN letter printed or mailed, click “continue”

 [Help](#) | [Apply for New EIN](#) | [Exit](#)

EIN Assistant

Your Progress: 1. Identity ✓ 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.



Press F11 to exit full screen

EIN Assistant

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

 Please review the information you are about to submit. If any of the information below is incorrect, you will need to [start a new application](#).

Click the "Submit" button at the bottom of the page to receive your EIN.

Organization Type: Community or Volunteer Group
Community or Volunteer Group Information

Legal name:	LIVING IN THE SOLUTION
County:	CENTRE
State/Territory:	PA
Date business started or acquired:	OCTOBER 2021

Addresses

Physical Location:	208 W FOSTER AVE STATE COLLEGE PA 16801
Phone Number:	702-493-6500
Mailing Address:	119 FLAYHART LN CENTRE HALL PA 16828 UNITED STATES

Responsible Party

Name:	ANDREW G COMBS
SSN/TIN:	XXX-XX-7470

Principal Business Activity

What your business/organization does:	OTHER
Principal products/services:	SELF HELP

Additional Community or Volunteer Group Information

Owns a 55,000 pounds or greater highway motor vehicle:	NO
Involves gambling/wagering:	NO
Involves alcohol, tobacco or firearms:	NO
Files Form 720 (Quarterly Federal Excise Tax Return):	NO
Has employees who receive Forms W-2:	NO

We strongly recommend you print this summary page for your records as this will be your only copy of the application. You will not be able to return to this page after you click the "Submit" button.

Click "Submit" to send your request and receive your EIN.

Submit

Once you submit, please wait while your application is being processed. It can take up to two minutes for your application to be processed.

Review information, click "submit"

Success! Print the EIN letter.

IRS.gov [Help](#) | [Apply for New EIN](#) | [Exit](#)

EIN Assistant

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

Congratulations! Your EIN has been successfully assigned.

EIN Assigned: 87-3140749
Legal Name: LIVING IN THE SOLUTION

IMPORTANT:
Save and/or print this page and the confirmation letter below for your permanent records.
The confirmation letter below is your official IRS notice and contains important information regarding your EIN.

 [CLICK HERE for Your EIN Confirmation Letter](#) [Help with saving and printing your letter](#)

Once you have saved or printed your letter, click "Continue" to get additional information about using your new EIN. [Continue >>](#)

Help Topics

- [? What if I do not have access to a printer at this time?](#)
- [? Can I access this letter at a later date?](#)



Once the EIN has been assigned, a group bank account can be opened...



How to Make a Bank Account for a Group or District

What do I need?

- ▶ EIN: EMPLOYER IDENTIFICATION NUMBER
- ▶ PERSONAL IDENTIFICATION
- ▶ BUSINESS FORMATION DOCUMENTS (GROUP MINUTES)
- ▶ LIST OF OFFICERS
- ▶ MINIMUM BALANCE

EIN: EMPLOYER TAX IDENTIFICATION NUMBER

- ▶ Form SS-4 can be filled out on the IRS.gov website.

The screenshot shows the IRS.gov EIN Assistant interface. At the top, there is a dark blue header with the IRS logo and the text 'IRS.gov'. To the right of the header are links for 'Help | Apply for New EIN | Exit'. Below the header is a white section titled 'EIN Assistant'. A progress bar indicates the current step: 'Your Progress: 1. Identify 2. Authenticate 3. Addresses 4. Details 5. EIN Confirmation'. The main content area is titled 'What type of legal structure is applying for an EIN?'. It includes instructions: '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."' Below this are several radio button options, each with a link and a description: '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.), and '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.). On the right side of the form, there is a 'Help Topics' sidebar with a link: 'What if I do not know what type of legal structure or organization to choose?'. At the bottom of the form, there are two buttons: '<< Back' and 'Continue >>'.

PERSONAL IDENTIFICATION

- ▶ Although AA is a program of anonymity, just as when you open a personal bank account, your bank will want to see a driver's license, passport, or another form of state-issued identification to prove you are who you say you are.
- ▶ Districts and home groups alike will want to vote in a business meeting on who's names will be included in the account. For a District, it is typically the DCM, and Treasurer. For Home Groups, it may be smart to add an additional name aside from the Treasurer such as the Secretary, IGR or GSR. Each group should decide for themselves in a business meeting.



Business formation Documents

- ▶ In order to start a business account, the bank will ask for some proof that the business/ organization exists. In the case of an AA bank account, two meeting minutes transcripts can be printed and brought to the bank at the time of signing up.

Alcoholics Anonymous Business Meeting Minutes

September, 2019

TREASURER'S REPORT: Scott-
Checking account balance is \$1581.66
Saving account balance is \$1552.31

H&I: Forest-
There is \$250.00 in the old account and Forest is carrying \$675.00

LITERATURE: Bob-
Books are good. We discussed getting a nonprofit business certificate

JAIL OUTREACH: Liz & Steve-
There have been no women in the jail

SUPPLIES: Lisa G-
Good on supplies

PHONE LIST: Jeremy-
Gonna ask if we can start a new phone list

BUILDING MANAGER: Phil-
No news

GSR/ALT: Liz/ Julie-
Liz is going to Tonapa

CPC/PI:
Josh might be interested

SPEAKER MEETING: Jordan-
Rex will need to be reimbursed but the next speakers will be free of charge

Meeting adjourned at 8:45

Closed with the Responsibility Prayer

List of officers

- ▶ The bank will want to see the names of people in significant roles. As roles change, updated lists of officers should be brought to the bank to ensure up to date information.

DCM
GSR
IGR

ADCM
SECRETARY
TREASURER

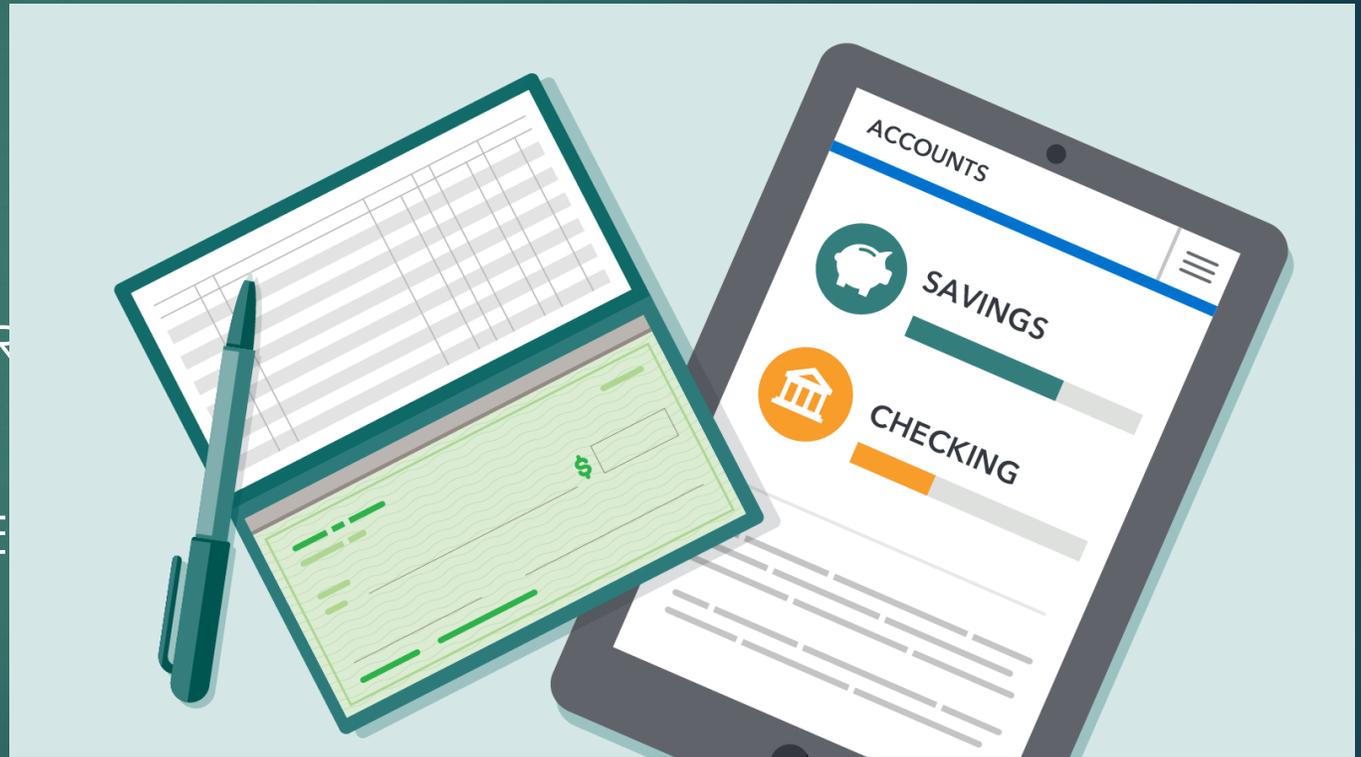
Minimum balance



- ▶ Most banks will require an initial deposit to open an account. Make sure to vote on this amount in your business meeting to ensure that your group or district have the funds necessary. Some banks will charge a monthly service fee, which should be set aside each month.

Decide which account your group needs

- ▶ MOST GROUPS SIMPLY OPEN A CHECKING ACCOUNT.
- ▶ A SAVINGS ACCOUNT MAY BE BENEFICIAL FOR GROUPS THAT WOULD PREFER THEIR PRUDENT RESERVE IN A SEPARATE LOCATION.



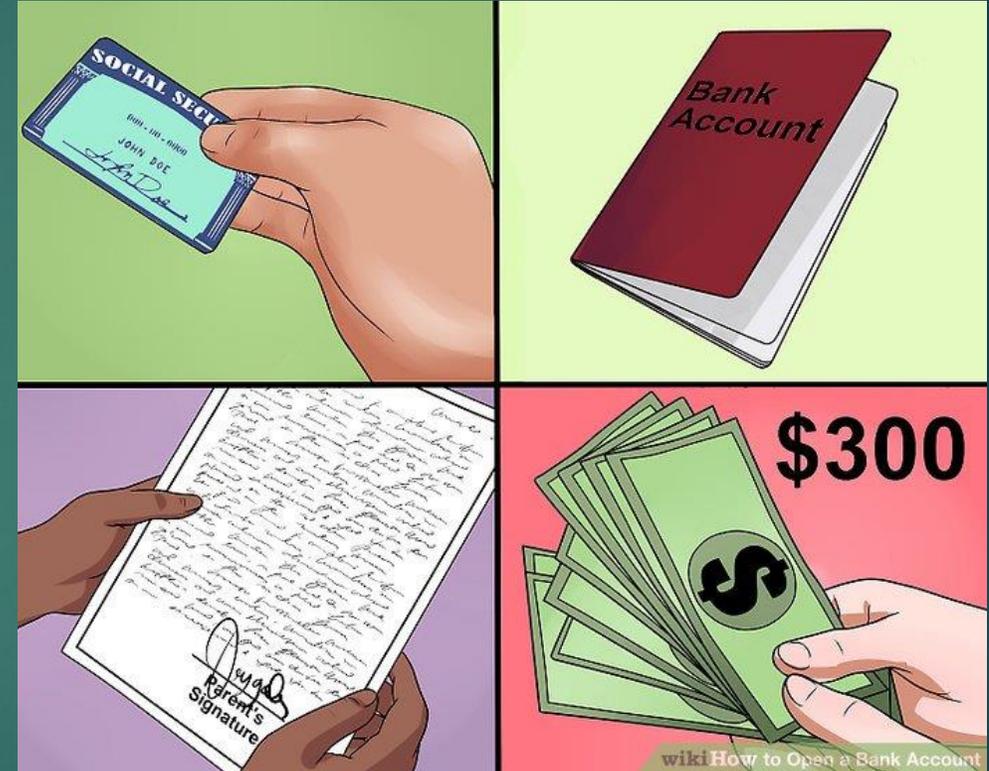
Select the bank

- ▶ WHEN SELECTING THE BANK YOUR GROUP WILL USE, KEEP IN MIND THE FOLLOWING:
- ▶ FEES
- ▶ INTEREST RATES
- ▶ ACCESSIBLE BRANCH LOCATIONS
- ▶ ACCOUNT MANAGEMENT TOOLS



Apply for the account

- ▶ MOST BANKS WILL ALLOW YOU TO APPLY FOR A BUSINESS ACCOUNT ONLINE, HOWEVER GROUPS MAY FAVOR GOING TO THE BANK IN PERSON. AS LONG AS YOU HAVE ALL OF THE REQUIRED PAPERWORK IN ORDER, THE ACCOUNT WILL BE OPENED IN LESS THAN AN HOUR.
- ▶ THE ONLY DOWNFALL ABOUT APPLYING ONLINE WOULD BE THAT ONE PERSON WILL HAVE TO GATHER OTHER GROUP MEMBERS PERSONAL DOCUMENTS, AND GROUP MEMBERS MAY NOT BE COMFORTABLE WITH THIS.



DEPOSIT YOUR FUNDS

- ▶ YOU'RE ALL SET! PUT YOUR INITIAL DEPOSIT IN, AND HAVE YOUR TREASURER DEPOSIT ANY INCOMING CHECKS ON A WEEKLY OR MONTHLY BASIS.
- ▶ TREASURER REPORTS ARE A MUST AT DISTRICT AND BUSINESS MEETINGS!





Once you've set up a group email and have opened a bank account, it's time to start looking at donation platforms...



Part 2c

CHOOSING A PLATFORM



Virtual Platform Options

Virtual Platforms- Which one to use?

- ▶ Some considerations
 - ▶ Anonymity
 - ▶ Ease of Use
 - ▶ Banking Compatibility
 - ▶ Transaction fees
 - ▶ Payment types
 - ▶ Setup

PayPal

- ▶ Anonymity
 - ▶ User information (name on PayPal account or credit/debit card) will be seen by treasurer
- ▶ Ease of Use
 - ▶ Can use on computer or mobile device
 - ▶ Straightforward payment
- ▶ Bank Compatibility
 - ▶ No issues
- ▶ Transaction Fees
 - ▶ 2.90% + 0.49 per transaction (2.2% for nonprofit)
 - ▶ Additional fee for instant deposit
- ▶ Payment Types
 - ▶ PayPal account
 - ▶ Credit/Debit card
- ▶ Setup
 - ▶ Easy to set up
 - ▶ Business account is free and requires bank account
 - ▶ Can have various payment options

Venmo

- ▶ Anonymity
 - ▶ Has social aspect
 - ▶ Must be sure privacy settings are set to private
- ▶ Ease of Use
 - ▶ Mobile use only
 - ▶ Business accounts include free QR kit
- ▶ Bank Compatibility
 - ▶ No issues
- ▶ Transaction fees
 - ▶ 1.9% + 0.10 per transaction
- ▶ Payment Types
 - ▶ Credit/debit card
- ▶ Setup
 - ▶ Requires a mobile device (phone number)
 - ▶ Does not require bank account, but group/business bank account is recommended

Cash App

- ▶ Anonymity
 - ▶ Can create user name
 - ▶ No social aspect
- ▶ Ease of Use
 - ▶ Simple to pay and link accounts
 - ▶ Can set up QR codes
- ▶ Bank Compatibility
 - ▶ No issues
- ▶ Transaction fees
 - ▶ No fees for accepting/sending money
 - ▶ Fee for instant deposits
 - ▶ 3% fee for using credit card
- ▶ Payment Types
 - ▶ Credit/debit
- ▶ Setup
 - ▶ Requires mobile device (phone number)
 - ▶ Does not require bank account, but group/business bank account is recommended

Stripe

- ▶ Anonymity
 - ▶ User information will be seen by treasurer
- ▶ Ease of Use
 - ▶ Mobile or Website use
 - ▶ Recurring payments available
- ▶ Bank Compatibility
 - ▶ No issues
- ▶ Transaction Fees
 - ▶ 2.9% + 0.30 per transaction (2.2% for nonprofit)
- ▶ Payment Types
 - ▶ Credit/debit
 - ▶ Apple/Google pay
- ▶ Setup
 - ▶ Requires email and bank account-online banking for account is needed
 - ▶ Business accounts are necessary

Givebutter

- ▶ Anonymity
 - ▶ User information will be seen by treasurer
- ▶ Ease of Use
 - ▶ Can use on computer or mobile device
 - ▶ Recurring payment option
- ▶ Bank Compatibility
 - ▶ No issues
- ▶ Transaction Fees
 - ▶ 2.9% + 0.30 per transaction
 - ▶ 1% platform fee (unless using tips) per transaction
- ▶ Payment Types
 - ▶ Credit/debit
 - ▶ PayPal, Venmo
 - ▶ Google/Apple pay
- ▶ Setup
 - ▶ Requires email and Stripe (guided)
 - ▶ No separate PayPal account required

Donorbox

- ▶ Anonymity
 - ▶ User information will be seen by treasurer
- ▶ Ease of Use
 - ▶ Can use on computer and mobile device
 - ▶ Recurring payment option
- ▶ Bank Compatibility
 - ▶ No issues
- ▶ Transaction fees
 - ▶ 2.9% + 0.30 per transaction (2.2% for nonprofit)
 - ▶ 1.5% platform fee per transaction
 - ▶ 0.8% on e-checks
- ▶ Payment Types
 - ▶ Credit/debit
- ▶ Setup
 - ▶ Requires email, Stripe, and PayPal accounts
 - ▶ Easy to create forms

Platform Setup





How to Set up a PayPal Account

www.paypal.com



Personal

Business

Developer

Help

Log In

Sign Up

Get \$10 for referring a friend

Invite a friend to PayPal and when they join and spend \$5, you both can earn \$10.

Get Started

Terms apply. See paypal.com/us/invitepal. Offer may be canceled or modified at any time.

Choose 'business account'

PayPal is a secure, easy way to pay
and get paid - sign up for free

- Personal Account**
Shop online or send and receive money. All without sharing your payment info.
- Business Account**
Accept PayPal and all cards online or at the register.
Send secure invoices to your customers.

Next

Enter your group's email address



Sign up for a Business
account

Enter the email address you'll use to sign up
or log in

Continue

Create a password



Sign up for a Business
account

toohardterms@gmail.com

Password
.....



Continue

Fill out your details



Fill us in on the basics

Will this account be used for a registered business?

A registered business is an LLC, Corporation, Partnership, or Charity.

- Yes
- No

What's your name?

Be sure your first name and last name match your driver's license or other official documents.

- Just use your first and last name for now.



What's your phone number?

What's your address?

You can enter a business address or your home address, but not a PO Box.



- You have read and agree to **E-Communication Delivery Policy**, which provides that PayPal is an online service and that you will receive all account notices and information electronically via your primary email address. You have also read and agree to the **User Agreement, Privacy Statement**. If you provide your mobile number, you confirm that you are authorized to add this number and give us permission to contact you about your PayPal branded accounts using automated calls or texts to service your accounts, investigate fraud, or collect a debt, but not for telemarketing. If you don't want to receive automated calls or texts, you can change your preferences in your account settings at any time.

Agree and Create Account



Dashboard

Finances

Pay & Get Paid

Deals

Wallet

Activity

Help



LOG OUT

Good afternoon, ANDREW



Send



Request



Crypto



More

Congrats! You're selected to apply.
Subject to credit approval.



PayPal
CREDIT



Apply Now



Honey applies some of the best coupons for you automatically

Send again



SC



TL



DF



PB

donors

Recent activity

transactions

- \$116.26

+ \$104.30

Link your bank account in the “wallet” section

The screenshot displays the PayPal 'Wallet' section. The top navigation bar includes 'Dashboard', 'Finances', 'Pay & Get Paid', 'Deals', 'Wallet' (highlighted with a red box), 'Activity', and 'Help'. On the right side of the navigation bar are a notification bell, a settings gear, and a 'LOG OUT' button. Below the navigation bar, there are two main options: 'Link a bank' (with a bank icon) and 'Link a card' (with a card icon). Two red arrows point to these options. Under 'Link a bank', there are two listed accounts: 'BANK OF AMERICA' with a 'PREFERRED' tag, and 'Bank of America MasterCard C...'. Under 'Link a card', there is a large red card image for 'Bank of America'. Below the card image, the text 'BANK OF AMERICA' is visible, followed by a 'Give it a nickname' link. At the bottom, the status is 'Confirmed', and there is a green checkmark icon with the text 'Preferred when paying online' and a 'Change' link.

Dashboard Finances Pay & Get Paid Deals **Wallet** Activity Help

LOG OUT

Link a bank Link a card

BANK OF AMERICA
PREFERRED

Bank of America MasterCard C...

Bank of America

BANK OF AMERICA

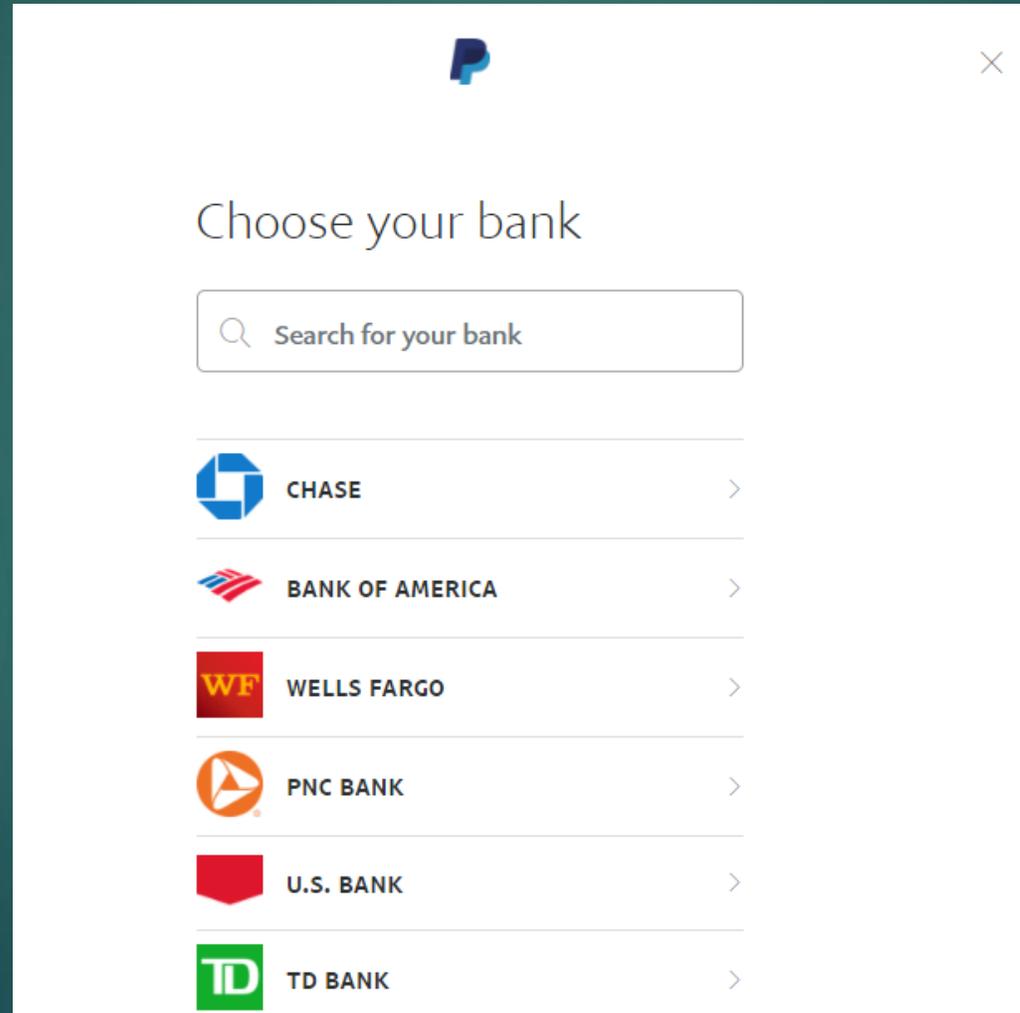
Give it a nickname

Status
Confirmed

Preferred when paying online
Change

Find your bank in the list.

Note: this picture only shows 5 of the many banks to choose from



The screenshot shows a white modal window with a blue 'P' logo in the top left and a close button 'X' in the top right. The main heading is 'Choose your bank'. Below it is a search input field with a magnifying glass icon and the placeholder text 'Search for your bank'. A list of six banks follows, each with its logo, name, and a right-pointing chevron:

-  CHASE >
-  BANK OF AMERICA >
-  WELLS FARGO >
-  PNC BANK >
-  U.S. BANK >
-  TD BANK >

Use your online banking credentials to link to PayPal.

Start using your bank today

Log in to your online banking to link your account instantly.

Bank of America 

Online ID - Bank of America

Passcode - Bank of America

We use Yodlee to confirm your bank details and to check your balance and transactions as needed, which can help your PayPal payments go through. For more information, see our [Privacy Statement](#). You can turn off our use of Yodlee by removing permissions for this bank in your Profile.

Agree and Link

or

Link your bank another way

(Takes 2-3 business days.)

Use a check to link to PayPal.

Link a U.S. bank account



Account type

Checking Savings

Routing Number

Account Number

Be sure to double-check your account number. Banks may not flag errors until you transfer money.

[Agree and Link](#)

Once your group's checking account is linked to your PayPal account, funds can be moved between your bank and PayPal accounts.



In Conclusion

We've showed you:

- ▶ How to create a group email
- ▶ How to get an EIN
- ▶ How to open a group bank account
- ▶ Details to consider when choosing a virtual donation platform
- ▶ How these components are linked in the virtual donation account creation process

Questions?

Submitted in Love and Service by the Area 59 Panel 71 Finance Subcommittee.

