



BOY SCOUTS OF AMERICA®

CROSSROADS OF THE WEST COUNCIL

How To Obtain a Bank Account for your Pack or Troop

The bank needs a federal tax number. Below are specific instructions for units (packs, troops, crews) to complete IRS form SS-4 <https://www.irs.gov/forms-pubs/about-form-ss-4>. The responses listed below no longer match up line for line, but do provide typical SS-4 responses for the IRS site.

Several options are available for fast processing at the end of this document.

Line 1

Name of chartered organization (legal name of applicant) and unit designation; e.g.: First United Methodist Church Pack/Troop 151.

Line 2

Normally not applicable

Line 3

“Care of” name (Unit treasurer, committee chairman, or chartered organization representative).

Lines 4, 4a

Mailing address, city, state, ZIP code.

Lines 5, 5a

Address, if different from Line 4.

Line 6

County and state.

Lines 7a, 7b Responsible Party

Name of principal officer, grantor, or general partner (use chartered organization representative or committee chairperson), and their tax ID number.

All EIN applications (mail, fax, electronic) must disclose the name and Taxpayer Identification Number (SSN) of the true principal officer, general partner, grantor, owner or trustor (Committee Chairman, Charter Representative) . This individual or entity, which the IRS will call the "responsible party," controls, manages, or directs the applicant entity and the disposition of its funds and assets. The responsible party must be an individual (i.e., a natural person), not an entity. If there is more than one responsible party, the entity may list whichever party the entity wants the IRS to recognize as the responsible party.

Important. Before you fill in *Block 9a, Type of Entity*, remember that the national office issues charters directly to local chartered organizations and not to units. Units should ask their chartered organization for permission to use their EIN if at all possible.

Block 9a Type of Entity

Most units will check one of three boxes:

- a. "Church or church controlled organization", if chartered organization fits this description.
- b. "Other nonprofit organization (specify)", if unit is chartered to a nonprofit organization other than a church.
- c. "Other (specify)", if chartered organization is not a church or other nonprofit organization – just put troop, pack, etc.

If your unit's chartered organization has a GEN (Group Exemption Number) that the unit is permitted to use, put that number in this section. Note, however, that the Group Exemption Number used by BSA local councils may not be used by a unit.

Line 10

Check appropriate reason (one only) for applying. Most units will check banking purpose (specify) interest account, etc.

Line 11

Leave blank.

Line 12

Enter closing month of unit accounting year (most units will use charter expiration month).

Lines 13, 14 & 15

Leave blank.

Line 16

Check "Other" and put "Youth program character development" or similar statement.

Line 17
Put "N/A"

Line 18
Check appropriate box.

Third Party Designee

Give name and unit position of the contact person, such as the chartered organization representative or committee chairman.

Important. Remember that the tax-exempt status of a pack, troop, or post is consistent with the tax status of the chartered organization. The employer identification number does **not** provide tax-exempt status. It provides identification!

You will receive a letter from the IRS that includes your organization name and address, and your EIN. You also may receive other forms, such as Form 1023, Application for Recognition of Exemption, under Section 501(c)(3) of the IRS code.

Your units should **not** use Form 1023 to apply for recognition of exemption. Among other reasons, this is due to the normally prohibitive cost, and the requirements for your unit to provide articles of incorporation or articles of organization with the application, annual Form 990 filings, minutes of meetings and annual audits, many other compliance items and penalties for non-compliance.

Filing Options

If you are **filing by mail** it will take 30 days turnaround.

The mailing address is:

Internal Revenue Service
Attention: EIN Operations
Philadelphia, PA 19255

You may **file by faxing** the SS-4. You will probably experience a 5-day turnaround. Be sure to request a fax back. The fax number is (215) 516-3990.

File by phone by calling 1 (800) 829-4933 to "complete" Form SS-4 and receive your EIN immediately.

Additionally, there is an **online option** [for filing the SS-4](#) available that also offers immediate filing and approval capability.

For more information and a copy of the most current Form SS-4, please visit the IRS website, www.irs.gov. Thank you for all you do on behalf of Scouting in your community.

We have the EIN - are we ready to go to the bank?

Once equipped with your EIN you are well on your way to getting a checking account established, but the bank will want some additional documents like minutes from your committee meeting showing who was voted to accept the role of treasurer and who has signatory authority. Other items include a copy of your charter and an official print out of adults. The EIN, charter, minutes and roster are the items most frequently presented to the person establishing new accounts.

Banks offer commercial accounts and individual accounts. Your unit account would not be personal, so therefore it falls under a commercial classification. The bank employee working in setting up your account is probably accustomed to commercial accounts, but may not have dealt with unit accounts. This is why they often will request articles of incorporation, bylaws, officers, DBA and a host of other paperwork that you do not have. Don't worry.

Explain that this is a unit account for Scouts and most banks accept those items discussed in the first paragraph of this segment. If your explanation is not accepted, please ask to speak with the branch manager or officer within the bank that can help render a decision

What if your responsible party changes?

Your organization's "responsible party" is the person your organization first identified as the responsible party when it filed a Form SS-4 requesting an Employer Identification Number (EIN). If that person is no longer affiliated with the organization, you should complete Form 8822-B to inform the IRS about the name of the new responsible party and his or her contact information. Form 8822-B to notify the IRS of a change of address or the identity of its "responsible party." Form 8822-B must be filed within 60 days of the change.