

AFG Area 9 – Florida North Guidelines

Checking Accounts for Area 9 Groups, LDCs and Districts

AI-Anon Groups in the AFG Area 9 Florida – North have three options for their treasuries.

1. Keep the Group's treasury in cash.
2. Open a Consumer Account:
 - a. Two members from the Group go to a bank and open a joint account.
 - b. Both are able to sign, and if something happens to one, then the other can retrieve the money for the Group.
 - c. Each member needs to have a Photo ID.
3. Open a Commercial Account:
 - a. Go to Sunbiz.org and form a "company" under the laws of the State of Florida. There are many options and it does require certain compliance issues that the Group would have to decide on, including but not limited to:
 - i. Choosing a type of company
 - ii. Filing Articles of Incorporation
 - iii. Choosing a Registered Agent
 - iv. Paying filing fees of \$150-\$1,000 depending on the type of Business, application for all local and state Business licenses, and complying with the State of Florida Department of Revenue Tax laws.
 - b. Go to the Florida Department of Revenue Website and apply for a Tax Exempt number. This will require you to go through the process of fitting into one of their designated categories. Again, this will depend upon the choices made about the company status.
 - c. Having the documentation for these two processes will allow a bank in the State of Florida to open a Commercial Bank Account for your Group. (If your Group chooses this option, be sure that it is done as a Group decision, and that documentation is kept with the Group records and archives. In addition, your Group or District is not in any way to be construed by the bank or State of Florida as being part of NFA AFG, Inc.)

Several Groups have found many banks are flexible about fees, and once their needs were explained some banks offered to waive monthly fees. Be sure to look into this in your community.

Our Traditions suggest that "Groups, as such, ought never be organized..." but each Group is also autonomous, so each is free to decide how to proceed. These are the three options that comply with the Laws of the State of Florida. Compliance with the Laws of the State of Florida ensures that your Group is not adversely "affecting another Group or AI-Anon or AA as a whole."

It is not, under any circumstances, appropriate for your Group to use the FEIN, or State of Florida Tax Exempt Certification of NFA AFG, Inc. for your banking, Group, District or LDC needs. These numbers attach ONLY to NFA AFG, Inc. and are to be used only in conjunction with Area business transactions using an official NFA AFG, Inc. account.

See the section on Group Bank Accounts in the 2018-2021 Service Manual (P24-27), pgs. 57-58 for more information.