

Instructions for Opening A New Bank Account

These instructions on page 1 are for opening a new bank account at a new bank for an existing church. Sometimes even when you are opening an additional account at the same bank, new documents will be needed. It depends on how long ago the original account was set up. Banking requirements have changed over the years. They will also be needed if a new Mission Group is setting up a bank account for the first time.

Someone in your conference office can assist you in obtaining the documents that the bank will be asking for.

One very important item that you need to be aware of is that when you fill out any paperwork for the bank, and you are asked for the Legal Designation of the Church, you need to specify that it is an "Unincorporated Association" (not a corporation, partnership, trust, etc.). If you get this wrong, the bank could rightly expect additional paperwork that does not exist (like bylaws or something from the Secretary of State). If you get that correct, the paperwork that Greg will provide should be sufficient.

Please be sure to open the account with your entity's EIN and exact official name. (The name General Conference of SDA should NOT be on the bank account in any way).

If the bank has an issue it is generally because a local branch might not understand how our church is structured or how an unincorporated association works. They often have to follow very specific document guidelines. Sometimes it takes higher-ups getting involved and confirming that the attached documents do satisfy their requirements. They usually work it out, asking our attorneys any questions they may have.

The following is what you will need to provide to the bank:

1. The GC 501(C)(3) letter from the IRS that shows they are the parent organization.
2. IRS Publication 4573 explaining a group exemption.
3. The letter from our Attorneys explaining that organizational documents are not required to be filed, and ask to be contacted if they have questions.
4. The Notice from the IRS showing your valid tax EIN.
5. The Letter from General Counsel showing that the church is under the GC umbrella. This letter from the GC is the "IRS documentation" the bank needs! (This seems to go over so many people's heads, so just have them re-read that last paragraph until they realize they have all needed documents).

Also, when you open the new account, be sure of the following:

- Start your check numbering with the next sequential number that follows the last check number used on your old bank account.
- Have your monthly statement on a month-end cut-off date.
- If you plan on purchasing checks, consider all your options. (*Tutorial #7040*)
- Sign up to get copies of checks with your statement, even if there is a monthly fee for this service.
- The pastor or any of his family members should not be signers on any church bank account.
- Ask for auditor assistance with the transition in Jewel. It will be much easier for them and you both if they are involved at the beginning. Asking for help several months later will complicate the process.

Steps in the transition for an existing church that is moving to a new bank or has had to close an account and open a new one due to fraud. (Page three has instructions for a new Mission Group)

Some of these need to be done consecutively, not sequentially.

- ✓ Open the new bank account, using the information above. Deposit enough in the new account (from the old account) so you have enough to start paying bills and remittances from the new account, while the offerings and Adventist Giving deposits build up.
- ✓ Decide what checks you are going to use and order or purchase them as soon as possible. (*Tutorial #7040*)
- ✓ Order deposit slips.
- ✓ Contact GCC with the “ACH Form for GCC Churches” so they can start pulling the remittance from the new account. (*Tutorial #1010*)
- ✓ If you have any auto draft payments set up, contact the vendor and change the bank account for withdrawal.
- ✓ Contact Adventist Giving with the “Add/Change info” document so they can start depositing to the new account. (*Tutorial #1020*)
- ✓ Create the new bank account in Jewel with the assistance of your support person. (*Tutorial #7155*)
- ✓ Change “Maintenance/Properties/Accounts Tab” Default Deposit and Checking Accounts to the new bank account. (*Tutorial #7200*)
- ✓ Begin using the new account for deposits and payments.
- ✓ Wait for the all the checks from the old account to clear and to make sure the remittance, auto drafts and Adventist Giving are showing up in the new bank account.
- ✓ Once that has happened, close the old account and move the balance of funds to the new account.
- ✓ I can help you with the last bank rec of the old account and the first bank rec of the new account.

Steps for a new Mission Group setting up a new bank account and starting to handle their own finances. Begin using the treasury computer that has been set up for you by an auditor.

These will need to be done consecutively, not sequentially.

- ✓ Open the new bank account, using the information from page 1. Begin depositing all offerings into the new bank account.
- ✓ Ask the mother church for a check for the offerings they have been collecting for you. Deposit that check.
- ✓ Ask for assistance in entering that check from the mother church, to make sure the offerings are posted correctly.
- ✓ The auditor can also make sure that the account defaults are set correctly in Jewel.
- ✓ Decide what checks you are going to use and order or purchase them as soon as possible. *(Tutorial #7040)*
- ✓ Order deposit slips.
- ✓ Contact GCC with the “ACH Form for GCC Churches” so they can start pulling the remittance from the new account. *(Tutorial #1010)*
- ✓ Contact Adventist Giving with the “Add/Change info” document so they can start depositing to the new account. *(Tutorial #1020)*
- ✓ Ask for auditor assistance with the first bank rec of the new account.

For more tutorials on JEWEL INFORMATION & PROCESS HELPS, see section 8000 on the gccsda.org auditor webpage

*This information has been brought to you by the Georgia-Cumberland Conference Audit Team
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