

## USE Credit Union Checking Account Procedure for RSOs

USE Credit Union offers Registered Student Organizations (RSOs) the opportunity to set-up free checking accounts with E-statements. RSOs have a onetime membership fee of \$15.00, which can sometimes be waived, and a check printing fee of \$24.00. **Authorized account signers will no longer receive debit cards.**

For RSOs to establish or transfer their free checking accounts at USE Credit Union, they must follow the below procedure and meet all the requirements.

### **1. Submit Proof of RSO Status**

- a. Bring a screenshot of your current student organization registration page from:  
<https://studentorg.ucsd.edu/>

### **2. Provide Initial Deposit of \$100**

### **3. Each Designated Authorized Account Signer Must Provide:**

- a. **Proof of ID** – All authorized account signers must provide 2 forms of identification. The most commonly accepted ID types are a driver's license, state ID, or passport. The primary form of ID can be accompanied with a Student ID or original social security card.
- b. **Address Verification** – All authorized account signers are required to verify their address. A bank statement, utility bill, federal or state issued mail, auto insurance card, lease agreement, or student housing confirmation can be provided as verification.
- c. **Tax ID** – All authorized account signers must provide a Tax Identification Number (TIN) in the form of a social security number or Individual Taxpayer Identification Number (ITIN).

### **4. Organization Tax ID/EIN**

- a. Each organization is required to have a Tax ID or Employment Identification Number (EIN) obtained from the Internal Revenue Service (IRS). You may NOT use the University of California, San Diego's Tax ID. If you need legal advice regarding obtaining a Tax ID/EIN, please contact Student Legal Services at UC San Diego for an appointment at 858-534-4374 or [sls@ucsd.edu](mailto:sls@ucsd.edu).

### **5. Provide an Official RSO Letter Designating the Authorized Account Singers**

- a. It is the responsibility of the Registered Student Organization (RSO) to create an official letter to provide to USE Credit Union designating the authorized account signers. Make sure your official letter has each of the following guidelines:
  - i. Must be created and signed by the RSO President/Chair/CEO or Treasurer/Finance Director/CFO (or similar positions).
  - ii. Must be on official RSO letterhead.
  - iii. Must specify USE Credit Union as the financial institution where the account is to be opened or where the account has been previously established.
  - iv. Must name all the authorized account signers to be added, removed, or to remain on the account.
  - v. If this is an update to an existing USE Credit Union free checking account, the membership number of the affected account must be listed.

### **6. Set-Up an Appointment at USE Credit Union**

- a. Please note, it takes at least 30 minutes per person (authorized account singer), so plan for ample time. To set-up an appointment to open or transfer a free checking account contact the following USE Credit Union employees: Genevieve Ortiz at [gortiz@usecu.org](mailto:gortiz@usecu.org), Albert Marquez at [amarquez@usecu.org](mailto:amarquez@usecu.org), Max Henderson at [mhenderson@usecu.org](mailto:mhenderson@usecu.org), and Janara Bahramzi at [jbahramzi@usecu.org](mailto:jbahramzi@usecu.org)

**Sample Official RSO Letter (Must be on RSO Letterhead)**

Monday, October 1, 2018

RE: Enter Org Name Here

Account #: *List account number if already established*

USE Credit Union:

As part of the Enter Org Name Here we elect new officers each fall quarter during the academic year. Our organization President and Finance Director are currently listed as authorized account singers on the Enter Org Name Here checking account at USE Credit Union.

I would like to request the following students be removed from the Enter Org Name Here checking account as authorized account singers:

*First Name Last Name*

*First Name Last Name*

In addition, I would like to add the following students to the Enter Org Name Here checking account as authorized account singers.

*First Name Last Name*

*First Name Last Name*

Both members listed above understand they need to set-up an appointment at the USE Credit Union branch located at 3100 Gilman Drive (Gilman Parking Structure, 1<sup>st</sup> Floor) and bring their 2 forms of identification and address verification paperwork to complete and sign USE Credit Union paperwork allowing them to be listed as authorized account singers. They will bring a copy of this letter to their appointments as well.

These updates are approved to take place on or after Friday, October 5<sup>th</sup>, 2018. Please let me know if you have any questions or need additional information.

Sincerely,

First Name Last Name

*Sign Document Here*

President

Enter Org Name Here

Email Address / Phone Number