

Guidelines for Banks

OXFORD HOUSE, INC.

1010 WAYNE AVENUE • #400 • SILVER SPRING, MARYLAND 20910

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Oxford Houses are self-run, self-supporting families established by Federal mandate pursuant to PL100-690, the Anti-Drug Abuse Act of 1988. They provide an alcohol and drug free, supportive living environment for recovering alcoholics and drug addicts as defined by the Fair Housing Act of 1995 and the Civil Rights Act of 1996. As part of the process of individual recovery, each group learns to behave responsibly. Part of the group's responsibility is financial self-support. Each Oxford House is required to maintain its own checking account and use it to (1) deposit all receipts collected by the House, and (2) pay all bills incurred by the House.

Oxford Houses are NOT corporations nor are they businesses. Pursuant to Federal Law, Oxford Houses are deemed to be single families. Most Financial Institutions classify them as other unincorporated organizations. The Internal Revenue Service classifies an Oxford House as "Other Non-profit Membership Organization". A copy of this House's SS-4 showing the FEIN Number assigned to them has been attached to this memorandum.

1. THE CHECKING ACCOUNT MUST BE AN UNINCORPORATED ORGANIZATION IDENTIFIED IN THE FULL LEGAL NAME OF THE PARTICULAR OXFORD HOUSE.

Examples: Oxford House - Warfield or Oxford House - Lorimer etc.
Checks must have the full legal name and address of the House printed on each check.

2. AN ACCOUNT MAY NOT BE OPENED UNDER THE NAME "OXFORD HOUSE" WITHOUT THE SPECIFIC (FAMILY) NAME OF THE HOUSE TO WHICH A CHARTER HAS BEEN GRANTED.

- The account must be opened exactly as it appears on the FEIN application
- The name "Oxford House" is the exclusive and legal property of the Board of Oxford House, Inc. and may only be used in association with the "family" name with permission that is granted with the Oxford House Charter.

3. TWO SIGNATURES ARE REQUIRED ON ALL CHECKS.

- Each House is required to elect officers every six (6) months. After a house elects new officers, signature cards must be changed to reflect the names of the new President and Secretary. Pursuant to the Federal enabling Law (PL100-690), any House officer suspected of using drugs or alcohol must be immediately dismissed from the House. His or her signature powers will be terminated immediately and a replacement officer will be appointed by the House.
- The reminder "2 Signatures Required" must be printed in the signature block of all checks.

4. UNDER NO CIRCUMSTANCES SHOULD AN ATM OR CREDIT CARD BE ISSUED. COUNTER CHECKS AND OTHER NEGOTIABLE INSTRUMENTS THAT CAN SUBVERT THE MEMBERS OVERSIGHT MUST BE DISALLOWED.

An ATM card completely defeats the protection assured by requiring two (2) signatures on a check and the other financial checks and balances instituted by the House. Counter checks and other forms of cash withdrawal are prohibited as they evade the mandatory oversight of the members of the House.

J. Paul Molloy
CEO
Oxford House, Inc.