***NOTICE****: The following has been provided by WBA committee and section volunteers for use by member banks.
It should be reviewed and revised as appropriate to the user-bank’s own policies, procedures, and practices.*

**Sovereign Citizens**

**Signs (otherwise known as “clues”):**

* They may have a W-8 and established a foreign entity
* They will pose as a tax-exempt, foreign entity, and won’t want to provide any type of Taxpayer ID (SSN, TIN, or EIN)
* They will act like they are right and know what they are doing
* They may ask for a “non-interest bearing passive account” (not a trust account)
* They may ask questions regarding the size of the bank, ask for a prospectus and about losses
* They may portray they are an officer of a lucrative trust or foreign entity
* They may want to complete the new account paperwork themselves
* They may provide trust documentation
* They will not offer, and resist providing, any type of Tax ID number
* They may have IRS documents to support the W-8
* They may tell you they don’t need an SSN because they are financially independent
* They may not want their “signature” on any documents containing a SSN, TIN, or trust/foreign entity accounts (they may sign as “agent”)
* **They will be one of the most bizarre potential customers you will encounter**

**What to do:**

* Don’t argue, try to rebut, or challenge them
* Do NOT allow any alterations to our signature cards, disclosures, or allow any account opening requirements to remain incomplete
* Politely, but firmly, advise that we are not going to establish an account for them PERIOD. Don’t try and explain or reason with them. You won’t win!
* If they want to talk with someone else – give them my name and address

Sovereign Citizens are not generally violent, unless pushed…and their anger is usually directed toward law enforcement. They practice “paper terrorism” by flooding the courts with “legal” documents and filings.

The fanatics really believe, however, there is a growing number of Sovereign Citizens that embrace these beliefs for financial gain or to relieve themselves from debt/foreclosure.

The fanatics believe that once they have the right combination of words, they will be “free.”