

US Uncut Direct Action Package – Target: Bank of America

Part I: Intervention inside banking center

Materials

- Fake BoA checks (to USA c/o Tax Paying Citizens. Print as double-sided document with “fine print” on back)
- Fake BoA credit card applications (filed by Tax Paying Citizens for USA)
- Fake BoA loan applications (filed by Tax Paying Citizens for USA)
- Fake BoA banker name tags (formatted for standard address label sheets (Avery 5660); print on glossy sticker paper for best quality)
- US Uncut chant sheet

Roles

- Fake BoA customers (appear as a customer or potential customer. Don't bring visible US Uncut signage)
- Fake BoA bankers (wear suits and attach BoA banker name tags)

Action:

(Those participating in Part I, do not bring signs or appear as protesters. Meet up at a close location before going to bank. Arrive at the bank 10-15 minutes before those who prefer to only protest outside. US Uncut participants protesting outside can start while the others are in the bank as long as they've allowed enough time for those doing the intervention to enter unsuspectingly.)

Line up in cue to cash checks. One by one approach the tellers and give them the checks. When they ask what it is, kindly inform them that you are there to collect taxes that BoA refuses to pay, which, in turn, costs our country billions in lost jobs and cut social programs,... be creative. If you need other facts, tell them they can look at the "fine print" on the back of the check. Once they ask you to leave, the next person can step up and do the same thing. This will make them temporarily incapable of doing business, since no customers will be able to make transactions while Uncutters are taking up the staff's time.

When they ask if anyone in line is actually there to do business, someone should step up and either ask for a credit card application, loan application, or ask if they wouldn't mind giving change for a dollar. Once they answer your question about the applications, go ahead and say you have another transaction and present the check again. If they give change, inform them and the crowd in line that those quarters are more than BoA paid in taxes in 2009 & 2010. The crowd should gasp and act shocked. These little tactics make it hard for the bank to claim that you're trespassing since you are also asking for a service.

If you've chosen a larger banking center that has multiple tellers as well as bankers who help with loan and credit card applications, arm your “customers” with the attached “big business” loan or credit card applications. Have them spread out and occupy every banker there. They should sit down with these bankers and appear as if they're really interested in doing business. Then take out the fake application and hand it to the banker for her/his perusal. When asked what it's about, they could say, “This application is for the US because they need financial assistance since corporations like BoA dodge billions in taxes each year.” BoA tax dodging statistics are on these apps for them to use if necessary.

Optional elements to add to the mix:

Bank of America branches are all using posters that say "I Can Help." They are referring to credit card benefits, but let's let them and the public know how they can actually help. This is where the faux bankers come into play.

Your "bankers" should enter unsuspectingly along with your "customers." They should hover about like the other bankers do asking customers, "how can I help you?" If they are Uncut “customers,” then they should assist them with their questions about the “fine print” by leading them to an actual banker to ask for advice since they, the Uncut bankers, “are too new to the job to answer such difficult questions.” The Uncut bankers and customers could also have a (louder than normal) dialogue about how the bank paying its share in taxes will help the public at large. If real customers ask for service, then the "bankers" can turn the conversation around by saying, "We can help you with that in a moment, but, in the meantime, I'd like to tell you how BoA can really help you and your fellow tax paying citizens..." This will make the situation quite interesting and confusing for both BoA and the authorities.

*Have your flip video or video-capable phones ready to capture these moments. (Full size cameras are too conspicuous for this part of the action.)

When the authorities arrive and ask you to leave, you should leave if you want to avoid arrest or a citation for trespassing. Once the Uncut "customers" and "bankers" are asked to leave, pick a chant that you will all say in unison as you exit to join the others outside for Part 2.

Part 2 - Street Theater / Public Spectacle

Materials:

- US Uncut signs (make your own or download here: <http://usuncut.org/actions/materials>)
- Chants (make your own or see attached examples)
- People for teach-ins, Billionaires or Wealthcare, fake bankers, ... or other roles for your creative action.

Action:

(This part is up to each chapter. Draw attention to the group. Satire and humor are good tools to engage the public. See examples below)

[Billionaires for Wealthcare](#) can meet and greet the public. If you don't have a Billionaires chapter in your town, folks in your group can play the part. These "billionaires" can rave about how much money they're making by avoiding taxes and how the workers and teachers have to pay for their gluttonous profits. You could also stage a fake boxing match – i.e. Billionaires/Tax Dodgers vs. Teachers

Invite musicians or marching bands to join and enlivened the chants and the overall atmosphere at the protest.

"Bankers" could tell the public, "I Can Help" (a mockery of their *I Can Help* advertising campaign). And describe how: "by making my employer BoA pay for the crisis it caused, and ensuring it pays all of the taxes it owes on profits funneled to offshore tax havens,..." The "bankers" can even ask passersby how the bank can help them. They can start by asking questions like, "Are you happy with public education in this country, your healthcare benefits, your job benefits (if you have a job), unemployment rates,..." "No? Well, let me tell you how BoA can help." Cite what types of programs could be saved if tax dodgers like BoA actually paid what they owe. They can hand out fake checks to passersby too.

Make Some Noise!

Part 3 - Inform the Pubic / Invite them to Join

Materials:

- Fliers with info about US Uncut, your chapter's Facebook page, our corporate tax dodging targets, and examples of programs/services/benefits being cut due to this corporate greed. (The checks have some of this info printed on the back and can be handed out as fliers)

Action:

(Part 3 should be happening simultaneously as Part 2 is drawing people in.)

Those who aren't actively engaged in the spectacle should help passersby understand what the commotion is about. Give them informative fliers or even fake checks to redeem at their local BoA and invite them to get involved.

Mix or mash-up any of these ideas in a way that suits those in your chapter. Most importantly, HAVE FUN, RAISE YOUR VOICE and EXPOSE THE INEQUITIES!

*****REMEMBER TO TAKE PHOTOS AND VIDEOS OF THESE ACTION TO SPREAD WIDELY ON THE INTERNET**

Note about legalities: Since impersonating a banker (in the way described) does not benefit the impersonator, i.e. they are not receiving \$ or access to parts of the bank they wouldn't have access to otherwise, they are not breaking any law. In regards to trespassing - BoA is an institution that is open to the public, so Uncutters shouldn't be charged with trespassing during business hours unless they are asked to leave and refuse. The way to avoid trespassing charges is to leave once asked to leave. Ways to delay the request to leave: if any Uncutters are B of A customers they could say so and say they want their bank to play by the rules; others can ask for a simple service (change for a dollar, credit card app, ...).

Bank of America 

Bank of America
United States of America

Date April 18, 2011

001

Pay to the Order of The United States of America c/o Tax Paying Citizens \$ **1,500,000,000**

ONE BILLION FIVE HUNDRED MILLION ***** Dollars

VALUED
Customer

For Unpaid taxes on 2009 earned income (\$4.4 Billion)

Tax Paying Citizen

NOT LEGAL TENDER. DOCUMENT PRESENTS TRUTHS IN THE FORM OF POLITICAL PARODY. FOR DETAILS OF BOA TAX AVOIDANCE, SEE REVERSE SIDE

BOA NEEDS TO PAY TAX ON INCOME TO THE USA

USUNCUT.ORG

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PLEASE READ THE FINE PRINT

Bank of America Tax Avoidance

- BofA paid ZERO federal income tax in 2009
- BofA is the largest bank and 5th largest corporation in America
- BofA holds over \$2.2 Trillion in assets
- BofA in 2009 earned a pretax income of \$4.4 Billion.
- BofA received \$45 Billion in taxpayer bailout funds in 2008 and 2009
- BofA actually received a \$1.9 Billion tax benefit from the government in 2009
- BofA took deductions of \$2.1 Billion in 2009
- BofA funneled its income through 115 foreign tax-haven subsidiaries

Before one more teacher is fired or one more education program, one more job-creation program, and heating assistance for the poor are cut, let's make sure the richest of the rich pay their fair share, just like everyone else.

General Corporate Tax Avoidance

- Two-thirds of all US corporations do not pay federal income tax
- 25% of the biggest US corporations do not pay federal income tax
- US Corporations avoid up to \$100 Billion a year in taxes
- President Obama has called for ending corporate tax loopholes in his campaign, the 2010 State of the Union and the 2011 State of the Union
- The "Stop Tax Haven Abuse Act" was not acted upon by the previous Congress.

Education Related Cuts

- Congress has proposed a \$1 Billion cut to the Head Start program which will directly target lower income and poverty stricken children
- Congress has proposed a \$700 million cut to Title I grants which will directly target children in lower income school districts
- Congress has proposed a \$100 Billion total cut to higher education loans (Pell Grants), which would help millions of American kids go to college.
- College tuition has risen nearly 20 percent in just two years, making higher education unaffordable, saddling students with crippling debt.



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Bank of America® Credit Card Application – BankAmericard® Visa® Secured Card

The information you provide on this application enables us to verify your identity as required by Federal law. If the address you provided was not a street address, we are required to obtain a street address. *You are applying for a secured card product; for applicants who qualify, more favorable terms and pricing may be available through unsecured products.*

1 Please tell us about yourself

First Name: Un ized MI: Last Name: S A m e r i c a JR/SR: _____

Social Security Number/Tax ID Number: y e s - m a n y Area Code / Phone Number: (2 0 2) 6 2 2 - 2 0 0 0 Date of Birth (MM/DD/YY): 7/4/1 7 7 6

Physical Address (no P.O. boxes): D e p t . o f T r e a s u r y Apt. #: _____

City: W a s h i n g t o n State: D C Zip: 2 0 2 2 0 E-mail Address: P a y Y o u r T a x e s @ T r e a s u r y . g o v

Mailing Address (if different from above): _____ Apt. #: _____

City: _____ State: _____ Zip: _____ Country of Citizenship: U S A

Own Rent Parents/Relative Other Monthly Payment: \$ N/A (Not Able to pay)

Federal Law requires that we collect income information to determine your ability to pay.

2 Please tell us about your employment or source(s) of income

Income from alimony, child support or separate maintenance payment need not be revealed if you don't wish us to consider it as a basis for repayment.

Name of Current Employer, Business, or School: T a x P a y i n g C i t i z e n s Area Code & Work Phone: (8 0 0) 8 2 9 - 1 0 4 0

Occupation & Major: G o v e r n m e n t Individual Income Tax Income: \$ 9 1 9 B i l l i o n Corporate Tax Income: \$ 1 9 3 B i l l i o n

Source of Additional Income: T a x P a y i n g B u s i n e s s Total Debt: \$ 1 4 T r i l l i o n a n d r i s i n g

3 Do you have a banking relationship with Bank of America?

YES (If yes, please list your explanations below:) NO

Checking Account: approx. -100 Billion/yr lost because we haven't stopped BoA & other tax dodgers from funneling their income into offshore tax havens Savings Account: No savings because BoA and other tax dodgers refuse to pay their fair share of income taxes

4 Signature for agreement

BY SUBMITTING THIS APPLICATION YOU AGREE TO THE CONDITIONS, DETAILS OF THE OFFER, AND OTHER ACCOUNT INFORMATION APPEARING WITH THIS APPLICATION AND TO BE BOUND BY EACH OF THE TERMS OF THE CREDIT CARD AGREEMENT. YOU AUTHORIZE US TO USE THE INFORMATION IN THIS APPLICATION, AND ANY OTHER INFORMATION WE OR OUR AFFILIATES HAVE ABOUT YOU, TO DETERMINE YOUR ABILITY TO PAY, AS REQUIRED BY FEDERAL LAW.

X U.S.A c/o Tax Paying Citizen

3/26/2011

Applicant's Signature

Date

5 Bank of America Representative: Please fill in the following and forward application to AZ9-504-02-01:

Type of ID Provided 5263 Citizen/Permanent Resident or RA 0373 Consular Cards (i.e., Mexican Matricula Card)

Please make sure you receive ONE of the following in an amount between \$300 and \$10,000 in \$100 increments and then transfer the amount to the security collateral account to secure the credit line:

FUNDING OF SECURITY COLLATERAL: (check only one box)
 Personal Check Cashier's Check Money Order Automatic Debit*

*Automatic Debit not available in DE, WA, ID and Bank of America Military banking.

Deposit/Debit \$ _____ (Credit Limit Requested – minimum \$300)

Routing #: _____

Bank of America Checking or Savings Account number to debit: Checking Savings
 _____ State where account resides _____

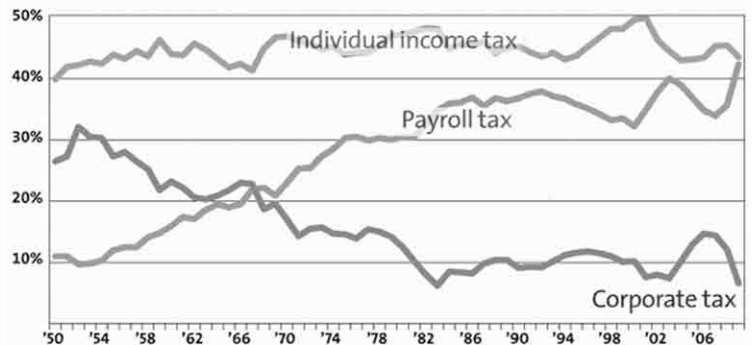
Banking Center # _____ Employee Initials _____

FOR BANK USE ONLY: Please interbranch to Card Fulfillment AZ9-504-02-01

Reasons applicant needs this credit card:

- BoFA paid ZERO federal income tax in 2009
- BoFA is the largest bank and 5th largest corporation in America
- BoFA holds over \$2.2 Trillion in assets
- BoFA in 2009 earned a pretax income of \$4.4 Billion.
- BoFA received \$45 Billion in taxpayer bailout funds in 2008 and 2009
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- BoFA took deductions of \$2.1 Billion in 2009

SHARE OF FEDERAL TAX REVENUE



Source: Senate Joint Committee on Taxation

* Before one more teacher is fired or one more education program, one more job-creation program, and heating assistance for the poor are cut, the richest of the rich, i.e. BoA, need to pay their fair share, just like everyone else.

Bank of America® Big Business Loan Application

The information you provide on this application enables us to verify your identity as required by Federal law. If the address you provided was not a street address, we are required to obtain a street address. You are applying for a secured card product; for applicants who qualify, more favorable terms and pricing may be available through unsecured products.

1 Please tell us about yourself

First Name: United MI: S Last Name: America JR/SR:
 Social Security Number/Tax ID Number: yes-many Area Code / Phone Number: (202) 622-2000 Date of Birth (MM/DD/YY): 7/4/1776
 Physical Address (no P.O. boxes): Dept. of Treasury Apt. #:
 City: Washington State: DC Zip: 20220 E-mail Address: PayYourTaxes@Treasury.gov
 Mailing Address (if different from above): Apt. #:
 City: State: Zip: Country of Citizenship: USA

Own Rent Parents/Relative Other Monthly Payment: \$ N/A (Not Able to pay)

Federal Law requires that we collect income information to determine your ability to pay.

2 Please tell us about your employment or source(s) of income

Income from alimony, child support or separate maintenance payment need not be revealed if you don't wish us to consider it as a basis for repayment.

Name of Current Employer, Business, or School: Tax Paying Citizens Area Code & Work Phone: (800) 829-1040
 Occupation & Major: Government Individual Income Tax Income: \$ 919 Billion Corporate Tax Income: \$ 193 Billion
 Source of Additional Income: Tax Paying Business Total Debt: \$14 Trillion and rising

3 Do you have a banking relationship with Bank of America?

YES (If yes, please list your explanations below:) NO

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X U.S.A c/o Tax Paying Citizen

3/26/2011

Applicant's Signature

Date

5 Bank of America Representative: Please fill in the following and forward application to AZ9-504-02-01:

Type of ID Provided 5263 Citizen/Permanent Resident or RA 0373 Consular Cards (i.e., Mexican Matricula Card)

Please make sure you receive ONE of the following in an amount between \$300 and \$10,000 in \$100 increments and then transfer the amount to the security collateral account to secure the credit line:

FUNDING OF SECURITY COLLATERAL: (check only one box)

Personal Check Cashier's Check Money Order Automatic Debit*

*Automatic Debit not available in DE, WA, ID and Bank of America Military banking.

Deposit/Debit \$ _____ (Credit Limit Requested -- minimum \$300)

Routing #: _____

Bank of America Checking or Savings Account number to debit: Checking Savings

State where account resides: _____

Banking Center # _____ Employee Initials _____

FOR BANK USE ONLY: Please interbranch to Card Fulfillment AZ9-504-02-01

Reasons applicant needs this loan:

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Sir Makes a' Lot

Bank of America 

Gimme Urmoney

Bank of America 

P. Rofits

Bank of America 

Gree D. McHartless

Bank of America 

Cayman Haven

Bank of America 

Morra Profits

Bank of America 

Atax Dodger

Bank of America 

Mybonus Rawks

Bank of America 

Moneh Roolz

Bank of America 

Thee Swindler

Bank of America 

Glut Tonous

Bank of America 

Bluds Ucker

Bank of America 

Bill Yonaire

Bank of America 

Gree D. Bastard

Bank of America 

P. Iggy Steels

Bank of America 

U.R. Poor

Bank of America 

Ima Stealer

Bank of America 

Rob Ber

Bank of America 

Ima Thief

Bank of America 

T. Axhaven

Bank of America 

Thea Villain

Bank of America 

T. Ax Evader

Bank of America 

Fertha Profit

Bank of America 

Mo Moneh

Bank of America 

Kor Ruption

Bank of America 

Trill Yonaire

Bank of America 

Missy Crook

Bank of America 

I.M. Richer

Bank of America 

Lupe Hole

Bank of America 

Seymor Dolerz

Bank of America 

General Uncut Chants (compiled nationally from many US Uncut chapters)

- Citizens, where are your guts? Stand up to the dirty cuts!
- America, we're done with lies, won't let them bleed the people dry!
- Corporate taxes must be paid, people's lives are not for trade!
- They say cut back, we say fight back! Cut back! Fight Back! cut cut cut back! Fight Fight Fight Back!
- Don't cut teachers, don't cut cops. Collect the taxes from the top!
- Chop from the top, not from mom and pop.
- People before profit.
- No cuts no fees! Education should be free!
- COPS! COPS! They're cuttin' you too. Don't protect this fascist coup!
- War on Taxes-Taxes for War.
- Corporations are not people!
- Tax the rich feed the poor
- Gimme back my vote
- Corporations entitle the rich
- How do you solve a deficit? Tax, tax, tax the rich!
- No ifs, no buts, no public sector cuts!
- Hey, hey... ho, ho... billionaires' tax cuts gotta go!
- Whose crisis? Their crisis!
- Stop the Corporation before we are a Corpo-nation.
- Feed the need Starve the greed
- Shame! Shame! Shame!
- Capitalist crisis! What's the solution? World-wide revolution!
- Austerity and occupation will never bring liberation!
- Tax Dodgers, get off it! The people come before profit!
- 1, 2, 3, 4 no war but the class war!
- **Chant for US Uncut "bankers"**
 - Banksta Banksta rob ya blind
 - divvy up, yo money's mine
 - We own your police, we own your court
 - The money they give us makes your paycheck short
 - Banksta knows your dim attention span
 - Lets us ship your jobs and steal your land
 - Banksta bet you'd buy the spin
 - So we get rich and do you in

Bank of America Chants

- Bank of America, Bad for America!
- Hey, hey, B of A, how many taxes did you pay? ZERO!
- I pay, you pay, why doesn't B of A?!
- Hey, hey, B of A, how many taxes off-shored today?!
- Move your money, switch your bank!
- B of A don't want to pay, what they owe the USA.
- Close your account today, stop B of A
- I say B of A (or whomever) you say tax cheat...etc.
- BoA get off my back, focus on paying tax
- Bank of America, you can help me; Pay your taxes to the country