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We are senior citizen who have kept a bank account back in the US for our Soc Sec and pension deposits. We use our US bank cards to food shop etc. If the balance builds up se transfer some to our UK building society. We have no more than £60,000 saved here from over 20 years for any future elderly care and it all comes from our money that was deposited first to our US account. We also get my non-citizen husband's UK state and other pension deposited to a UK bank which nevef exceeds £10,000. Because we have so little UK income as most is from US we don't understand how FBAR actually applies to seniors on SS?