



2018–2019 Product Programs Banking Procedures

To participate in Product Programs Fall and/or Cookie Sale, a troop must have a troop bank account and an ACH form on file.

What is ACH? Automatic Clearing House (ACH) is a nationwide electronic funds transfer from one bank account to another.

Only new troops and troops changing banking institution/account numbers will need to complete an ACH Debit Authorization Form. All existing troop account information on file that stays the same will carry over. All existing SU account information on file that stays the same will carry over.

- Troops only need to submit one ACH form to participate in both Fall and Cookie Sale
Form due Friday, October 12, 2018
- Troops only participating in Cookie Sale
Form due Monday, November 12, 2018

[Submit your ACH Authorization Form Here.](#)

Money Handling Procedures

Receiving Payments:

Payment is collected only when girls deliver Fall Product items or Cookies and is not to be accepted prior to receipt of product.

Exception:

- Troop 2 Troop Fall donation
- Operation Cookie and Helping Heroes

Payment accepted:

1. Checks

- No temporary checks allowed
- Must be made payable to "Girl Scout Troop #XXXXX"
- Must have **telephone number and driver's license number** of issuer on check
- Cannot be written for less than **\$16** or more than \$100

2. Credit Cards

- GSCTX will reimburse fees of \$5 or more of total sales in each Fall Sale and/or Cookie Sale

3. Cash

- Do not accept bills over \$20
- Use a counterfeit money detector marker

Receipts:

Troops should **receipt every time money or product is exchanged**

- Product(s) given to parents
- Product(s) received from parents
- Money received from parents (including any donations)

Tip/Reminder:

- Keep a folder for each girl's receipts and Parent Permission Form
- Write 1 receipt for money turned in and 1 receipt for product

Bank Deposits:

All funds generated from Product Programs Fall and Cookie Sales are to be deposited in the troop's officially designated GSCTX Bank Account.

- ALWAYS provide a receipt when money or product is exchanged
 - All funds generated from Product Sales are to be deposited:
 - In the troop's officially designated GSCTX bank account within 7 days of receipt
 - In their original form (e.g. cash and checks from customers)
 - A copy of the deposit slip and a record with a description of the deposits is required to include:
 - Itemized dollar amount
 - Source of funds (names)
 - Check #'s, document numbers or photocopies
 - Troops are to make deposits a minimum of every 7 days
 - If at any point in the 7 day period, an individual has more than \$500 in cash, an additional deposit will need to be made
 - Troop Product Coordinator should enter transactions weekly into online systems
- DO NOT WAIT UNTIL THE END OF THE SALE**
- Any discrepancies that cannot be reconciled and have not been reported to the police must be reported to the GSCTX council with 7 days of discovery
 - The Troop Leader and/or Product Coordinator must provide any or all required documentation to GSCTX upon request within 7 days
 - Troop will verify amount to be withdrawn based on the product recorded in the online systems for each sale, **prior to the deadlines**
 - If more than one person is making deposits, it is the Troop Product Coordinator's responsibility to receive a copy of the other deposit slips
 - Deposit slips are to be retained for 5 years
 - The Troop Leader is ultimately responsible for the troop finances and product inventory; however, the Troop Product Coordinator also has responsibility to ensure that all product inventory and troop funds are properly recorded and handled according to troop policies and regulations
 - **If a troop does not pay funds due to Council successfully in a scheduled draft, additional drafts will occur until all funds due have been collected**

Individually Registered Member (IRM) procedures:

1. Each SU has a unique five digit IRM troop number. If you do not know it please contact products@gscctx.org and we will get it for you
2. Individually Registered Member will turn money into the Service Unit Product Manager(s) or IRM Coordinator
 - Service Unit Product Manager or IRM Coordinator will deposit all funds into the individual service unit bank account "promptly and frequently"
 - Funds should be submitted for deposit to the service unit, in their original form (e.g. cash and checks from customers)
 - Service Unit or IRM Coordinator should receipt every transaction

Reminder: Parents/Troop Coordinators should **never** deposit program funds into their personal bank accounts.

Returned Checks:

1. If a check is returned (i.e. non-sufficient funds, account closed, etc.):
 - GSCTX will absorb the liability and credit the troop the amount of the check
 - GSCTX will absorb bank charges up to \$30 **as long as all appropriate procedures were followed**
2. To be credited, the troop must send a copy of the bank notification, and a Discrepancy Report Form to the GSCTX Product Programs Department **within 7 days of the return date.**
 - Troops should include troop number and troop contact information with the returned check
 - GSCTX will process a credit to your troop account in the amount of the returned check plus any additional fees not waived by your bank up to \$30 **as long as all appropriate procedures were followed**
 - Check was written for \$16 or more and less than \$100
 - Check has driver's license and phone number written on it
 - Check was not a temporary or pre-printed check
 - GSCTX **will not** reimburse the troop for the check or any bank fees assessed with checks that did not follow the proper procedures
3. Do not delay turning in the returned check information to GSCTX. If the returned check, bank statement, and Discrepancy Report Form are not received within 7 days of the return date, GSCTX will not credit the troop.

Counterfeit Money:

In the interest of protecting our customers and our Girl Scouts, who may be unaware that the money they are using is counterfeit, we urge you to take all necessary precautions. Some of those precautions may include:

1. Do not accept bills that are over \$20
2. Use "counterfeit money detector markers" and examining for watermarks and other unique identifying marks is recommended

If your troop does receive counterfeit bills, and you are notified when trying to make a deposit at the bank:

- Ask for a signed document from the bank teller determining that the bill(s) was counterfeit
- Attach it to a Discrepancy Report Form and send to products@gscctx.org

- GSCTX will credit the troop the value of the bill up to \$100

Lost/Stolen Products or Money:

If you have a situation where products or money has been lost or stolen, a police report must be filed.

- Contact your local police department and file a report.
- Complete a Discrepancy Report Form.
 - Describe exactly what happened, where the incident took place and include as many details to explain the situation.
- Attach the police report to the Discrepancy Report Form. **Turn these forms into products@gscctx.org within 7 days of filing.**

If the Troop bank account cannot be reconciled, checks have bounced for Insufficient Funds, or any other reconcilable discrepancy, a Discrepancy Report form must be completed and submitted within 7 days of discovery by either the Troop Leader, the Product Sales Coordinator, or both.

Further actions:

Once the police report and Discrepancy Report forms have been received, the CFO and Product Programs staff will review the paperwork.

- **Troops must understand that in some instances, when a police report is filed, a troop/parent/guardian may still be held liable for the loss if there is evidence that the troop/parent/guardian was negligent with products and/or money.**
 - These instances include but are not limited to:
 - Money and / or product left in a car (unlocked or locked)
 - Money and / or product left in an unsecure location
 - Money and / or product left unattended
- Negligence will be determined by the CFO and Product Programs staff
- If a troop/parent/guardian is found liable for the loss, GSCTX Product Programs Staff will contact the person who filled out the report within 7 days with response.
 - Troop/parent/guardian will provided a payment plan option to pay for loss.
 - If payment plan is not fulfilled by troop/parent/guardian, it will be sent to a collection agency

Possible (but not limited to) consequences for loss of troop assets:

- Retrain individual with 1 to 2 year probation period
- Individual is suspended from participating in Product Sales for 1 year
- Prosecution of any individual who purposefully or intentionally caused a loss of troop assets.

Reminder:

- Any delay in turning in these forms may result in the troop account being over drafted in an upcoming scheduled ACH withdrawal.
- Please pay careful attention to the dates of ACH withdrawal as outlined in the 2018-2019 Troop Banking Procedures.

Outstanding Balance

There are two types of Outstanding Balances: Parent/Guardian Debt or Troop Debt

Parent/Guardian Collection Issues:

If a troop has an issue with collecting payment from a parent/guardian by scheduled deadline date(s), the leader should submit a Collection Form on the parent/guardian.

Information Needed for Report:

- Copy of signed Parent Permission Forms
- Receipts for all products signed for by parent
- Signed receipts for any product returned by parent
- Signed receipts for any payments made by parent
- Documentation of all communication with parent

Who Fills out Report?

- Troop Product Coordinator

Possible (but not limited to) consequence of Parent Debt:

- Girls will not be able to participate in future Fall and Cookie Sales until debt is paid in full.
- Girls will not be able to participate in any GSCTX sponsored events
- Girls will not be able to register for any GSCTX programs
- Girls will not receive any GS Dough, and will only receive Recognitions for money turned in

Consequence of Troop not reporting Parent Debt:

- Troop will be responsible for the amount owed by that parent/guardian until a Product Sales Collection form has been received
- Your troop may incur overdraft charges as a result

Next Steps:

- GSCTX Product Programs Specialist will contact the parent/guardian and try to collect the loss (debt)
 - If after 30 days no collection is made the loss (debt) will be turned over to a collection agency
 - Once debt has been turned over to a collection agency, the collection agency will report the debt to credit agencies
 - Any debt may be subject to legal action depending on circumstances surrounding the debt
 - Prosecution of any individual who purposefully or intentionally caused a loss of Troop assets

The form is titled "Product Sales Collection Form" and is from "Girl Scouts of Central Texas". It includes instructions for completion and submission. The form is divided into three main sections:

- INDIVIDUAL COMPLETING FORM:** This section is for the individual completing the form. It includes fields for Troop/Group #, Service Unit Name, Full Legal Name of Debtor, Mailing address, Email address, and Best Phone #. It also includes checkboxes for attaching original signed documents and receipts for various products.
- PARENT/GUARDIAN - DEBT TO TROOP:** This section is for the parent/guardian. It includes fields for Troop/Group #, Service Unit Name, Full Legal Name of Debtor, Mailing address, Email address, and Best Phone #. It also includes checkboxes for attaching original signed documents and receipts for various products.
- TROOP DEBT TO COUNCIL:** This section is for the troop. It includes fields for Troop/Group #, Service Unit Name, Full Legal Name of Volunteer Responsible, Mailing address, Email address, and Best Phone #. It also includes checkboxes for attaching original signed documents and receipts for various products.

Troop Collection Issues:

If the GSCTX Product Programs Department has an issue with collecting payment from a Troop Product Coordinator by scheduled deadline date(s), the Service Unit Product Coordinator should submit a Collection Form documenting the debt.

Two examples of troop debt are included, but not limited to:

- Parents submitted payments to the Troop Product Coordinator, however the funds were not deposited into the Troop Bank Account
- Troop Product Coordinator did not utilize the receipts correctly, which resulted in inability to determine which parent the debt belongs to

Information Needed for Report:

- Copy of signed Troop Product Coordinator Form
- Copy of signed receipts for all product checked out to Troop Product Coordinator
- Copy of signed receipts for all product returned by Troop Product Coordinator
- Copy of deposit slips
- Documentation of all communication with Troop Product Coordinator

Who Fills out Report?

- Service Unit Product Manager
- Upon request, GSCTX Product Programs staff member can support this process

Possible (but not limited to) consequence of Troop Debt:

- Retrain troop with 1 to 2 year probation period, which includes monitoring of troop through Loss Prevention Focus process
- Remove Troop Product Coordinator and appoint new Troop Product Coordinator
- Troop disallowed to participate for 1 to 2 years

Next Steps:

- GSCTX Product Programs Specialist will contact the parent/guardian and try to collect the debt
 - If after 30 days no collection is made the debt will be turned over to a collection agency
 - Once debt has been turned over to a collection agency, the collection agency will report the debt to credit agencies
 - Any loss (debt) may be subject to legal action depending on circumstances surrounding the loss (debt)

Fall Product ACH Debit Schedule and Critical Dates

Fall ACH draft is (paper nut/candy orders + paper magazine orders + thank you nut donations) – *minus* troop profit

- Troop profit is 35% of sales and \$2 for every magazine subscription
- OR 37% if a Cadette/Senior/Ambassador troop opts out of prizes

Due Date	Action Item
Monday, October 1, 2018	Fall Sale begins
October 1 - October 15, 2018	Paper Nut/Candy and Magazine Orders
October 1 – November 26, 2018	Online Nut/Candy and Magazine Orders
November 5 - November 9, 2018	Product delivery to Service Units
Monday, November 26, 2018	Collection Form due to products@gscctx.org
Wednesday, November 28, 2018	All money (checks, cash, etc.) needs to be deposited into troop account by this date.
Friday, November 30, 2018	Fall ACH Draft
<i>Friday, December 7, 2018</i>	<i>Re-draft of any bounced ACH drafts</i>

Important reminders:

- All funds generated from Product Sales are to be deposited:
 - In the Troops' officially designated GSCTX bank account
 - Within 7 days of receipt
 - In their original form (e.g. cash and checks from customers)
- A copy of the deposit slip and a record with description of deposits to include:
 - Itemized dollar amount
 - Source of funds (names)
 - Check #'s, document numbers or photocopies
- Troops are to make deposits a minimum of every 7 days.
- If at any point in the 7-day period, an individual has more than \$500 in cash, an additional deposit will need to be made.
- Troop Product Coordinator should enter transactions weekly into online systems.

DO NOT WAIT UNTIL THE END OF THE SALE

- Troop will verify amount to be withdrawn based on the product recorded in the online systems for each sale, **prior to the deadlines.**
- **If a troop does not pay funds due Council successfully in a scheduled draft, additional drafts will occur until all funds due have been collected.**

Troop Fall Sale deposit procedures:

Fall Sale Suggested Deposit timeline:

Due Date	Action Item
November 5-17, 2018	Fall orders distributed to troop and girls
Week of November 19, 2018	Deposit(s) should be made to troop account
Monday, November 26, 2018	Collection Form due to products@gscctx.org
Wednesday, November 29, 2018	All money should be in troop account and checks cleared
Friday, November 30, 2018	Fall ACH Draft
<i>Friday, December 7, 2018</i>	<i>Re-draft of any bounced ACH drafts</i>

Cookie ACH Debit Schedule and Critical Dates

- All council proceeds will be collected from Troop accounts and the Service Unit account via ACH debit.
- The 1st and 2nd ACH drafts are 50% of Initial Order (the order troop placed on December 7th) – *minus* troop profit.
- Final ACH draft is remaining balance for all cookies received – *minus* troop profit.
- Troop profit is \$.50/box OR \$.60/box if a Cadette/Senior/Ambassador troop opts out of prizes.

Due Date	Action Item
Wednesday, January 16, 2019	Cookie Sale begins
Monday, January 28, 2019	Discrepancy/Collection Form due to products@gscctx.org
Friday, February 1, 2019	1st ACH Draft (50% of Initial Order)
Friday, February 8, 2019	Re-draft of any bounced ACH drafts
Monday, February 11, 2019	Discrepancy/Collection Form due to products@gscctx.org
Friday, February 15, 2019	2nd ACH Draft (50% of Initial Order)
Friday, February 22, 2019	Re-draft of any bounced ACH drafts
Sunday, February 24, 2019	Cookie Sale Ends
Monday, March 4, 2019	Collection Form due to products@gscctx.org for parent debt
Friday, March 15, 2019	FINAL ACH for all re-orders
Friday, March 22, 2019	Re-draft of any bounced ACH drafts

Important reminders:

- All money needs to be in troop account the Wednesday BEFORE a scheduled ACH draft.
 - If you make a deposit the day before or the day of a scheduled ACH draft, the ACH **will bounce**
 - If your ACH bounces, your troop will not be eligible to receive its Cookie Bonus
- All funds generated from Product Sales are to be deposited:
 - In the Troops' officially designated GSCTX bank account
 - Within 7 days of receipt
 - In their original form (e.g. cash and checks from customers)
- A copy of the deposit slip and a record with a description of the deposits is required to include:
 - Itemized dollar amount
 - Source of funds (names)
 - Check #'s, document numbers or photocopies
- Troops are to make deposits a minimum of every 7 days.
- If at any point in the 7 day period, an individual has more than \$500 in cash, an additional deposit will need to be made.
- Troop Product Coordinator should enter transactions weekly into online systems.

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Troop Cookie deposit procedures:

Cookie Sale Suggested Deposit timeline:

Due Date	Action Item
Wednesday, January 16, 2019	Cookie Sale begins
Friday, January 25, 2019	Parents begin turning in money to Troop Cookie Coordinator
Monday, January 28, 2019	Troop makes deposit to bank
Wednesday, January 30, 2019	All money should be in troop account and checks cleared
Friday, February 1, 2019	Reminder: 1st ACH Draft (50% of Initial Order)
February 1 - February 3, 2019	Parents should be turning in money to Troop Cookie Coordinator
Monday, February 4, 2019	Troop makes deposit to bank
Tuesday, February 5, 2019	Troop should evaluate how many boxes are out and how much money has been turned in.
Friday, February 8, 2019	Re-draft of any bounced ACH drafts
February 8 - February 10, 2019	Parents should be turning in money to Troop Cookie Coordinator
Monday, February 11, 2019	Troop makes deposit to bank
Tuesday, February 12, 2019	Troop should evaluate how many boxes are out and how much money has been turned in.
Wednesday, February 13, 2019	All money should be in troop account and checks cleared
Friday, February 15, 2019	Reminder: 2nd ACH Draft (50% of Initial Order)
February 15 - February 17, 2019	Parents should be turning in money to Troop Cookie Coordinator
Monday, February 18, 2019	Presidents Day – If your bank is closed, arrange to make deposit on Saturday, February 16, 2019
Tuesday, February 19, 2019	Troop should evaluate how many boxes are out and how much money has been turned in.
Friday, February 22, 2019	Re-draft of any bounced ACH drafts
Sunday, February 24, 2019	Cookie Sale Ends
February 25 - March 3, 2019	Parents should turn in all money to Troop Cookie Coordinator
Monday, March 4, 2019	Final Troop deposit should be made
Monday, March 4, 2019	Collection forms due to products@gsctx.org
Monday, March 11, 2019	All money should be in troop account and checks cleared
Friday, March 15, 2019	FINAL ACH for all re-orders
Friday, March 22, 2019	Re-draft of any bounced ACH drafts