

Product Program Banking Procedures

To participate in the Fall Product Program and/or Cookie Program, troops must have a designated GSCTX troop bank account and an ACH form on file.

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

Only new troops and troops changing banking information (such as institution, account numbers and/or signers) will need to complete an [ACH Authorization Form](#). All existing troop account and service unit account information will stay on file until the troop or service unit disbands.

- Troops participating in both Fall Product Program and Cookie Program:
[ACH Authorization Form](#) **due Friday, October 18, 2024**
- Troops only participating in Cookie Program:
[ACH Authorization Form](#) **due Friday, November 15, 2024**

Money Handling Procedures

Receiving Payments

Payment is collected only when girls deliver fall products or cookies and will not be accepted prior to receipt of product. Note these payment exceptions:

- Troop 2 Troop Fall Products donations.
- Operation Cookie/Cookie Share donations.
- Online girl-delivered cookie or fall product purchases – payment is completed when caregiver accepts the order online. Then the items must be delivered.

The following payments are accepted:

1. Checks

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

2. Credit Cards (Square)

- For both Fall Product Program and Cookie Program: GSCTX will reimburse fees of \$10, not to exceed \$200. Troop must complete the [Credit Card Reimbursement Form](#) by Monday, November 25, 2024 (Fall Product) and Monday, March 3, 2025 (Cookie Program).

3. Cash

- Do not accept bills over \$50.
- Use a counterfeit money detector marker.

Receipts

Signed receipts should be distributed at all transactions, with each party receiving a copy. Every time product is distributed, or money is collected, complete a receipt; and ensure both parties retain a copy. Consider using an accordion folder that allows each Girl Scout's Caregiver Permission Form to be collated with their receipts.

Do not combine finances and product transactions on one receipt.

Fall Product Receipt Example:

Central Texas Money and/or Product Receipt
(Important: Be Sure to Show Troop Number on All Receipts)

Troop # 1234 Service Unit Write Service Unit Name Here
Girl's Name Write Girl Scout's Name Here Date 8/21/23

No. of Cases	No. of Pieces	Product Name	Money
	1	Mint Treasures - Girl Scout Tin	\$11
		Chocolate Covered Pretzels - Holiday Tin	\$11
		Whole Cashews w/ Sea Salt	\$132
		Chocolate Covered Almonds	
		Dark Chocolate Caramel Caps w/ Sea Salt	
		English Butter Toffees	
	2	Cheddar Caramel Crunch	\$16
		Thai Chili Mix	
		Delicate Pecan Clusters	
	1	Peanut Butter Trail Mix	\$84
		Peanut Butter Bears	
		Dark Chocolate Mint Penguins	
	3	Butter Toasted Peanuts	\$21
		Hot Cajun Crunch	
		Cranberry Nut Mix	
1	6	Total	

Received By Troop Coordinator's Signature Troop # 1234
Received From Caregiver's signature Troop # 1234

Central Texas Money and/or Product Receipt
(Important: Be Sure to Show Troop Number on All Receipts)

Troop # 1234 Service Unit Write Service Unit Name Here
Girl's Name Write Girl Scout's Name Here Date 8/21/23

No. of Cases	No. of Pieces	Product Name	Money
		Mint Treasures - Girl Scout Tin	
		Chocolate Covered Pretzels - Holiday Tin	
		Whole Cashews w/ Sea Salt	\$500
		Chocolate Covered Almonds	
		Dark Chocolate Caramel Caps w/ Sea Salt	
		English Butter Toffees	
		Cheddar Caramel Crunch	
		Thai Chili Mix	\$150
		Delicate Pecan Clusters	
		Peanut Butter Trail Mix	
		Peanut Butter Bears	
		Dark Chocolate Mint Penguins	
		Dulce de Leche Ovals	
		Butter Toasted Peanuts	\$350
		Hot Cajun Crunch	
		Cranberry Nut Mix	
		Total	

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Received From Caregiver's signature Troop # 1234

Cookie Program Receipt Example:

MONEY AND/or COOKIE RECEIPT
(IMPORTANT: BE SURE TO WRITE TROOP NUMBER ON ALL RECEIPTS)

Troop # / NAME 1234/ Girl Scout's Name S.U. SU Name DATE 8/21/23

TROOP # / NAME	NO. OF CASES	NO. OF PKGS.	VARIETIES	MONEY
			TOAST-YAY!	
			ADVENTUREFULS	
	4		LEMONADES	4x\$6=\$24
			SHORTBREAD	
	4		THIN MINTS	48x\$6=\$288
	2		PEANUT BUTTER PATTIES	24x\$6=\$144
	2		CARAMEL de LITES	24x\$6=\$144
			PEANUT BUTTER SANDWICH	
			CARAMEL CHOCOLATE CHIP - GF	
	8	4	TOTAL	

RECEIVED BY Troop Coordinator's Signature TROOP # 1234
RECEIVED FROM Caregiver's Signature TROOP # 1234

MONEY AND/or COOKIE RECEIPT
(IMPORTANT: BE SURE TO WRITE TROOP NUMBER ON ALL RECEIPTS)

Troop # / NAME 1234/ Girl Scout's Name S.U. SU Name DATE 8/21/23

TROOP # / NAME	NO. OF CASES	NO. OF PKGS.	VARIETIES	MONEY
			TOAST-YAY!	
			ADVENTUREFULS	
			LEMONADES	Amount Due \$600
			SHORTBREAD	
			THIN MINTS	Paid \$50
			PEANUT BUTTER PATTIES	
			CARAMEL de LITES	
			PEANUT BUTTER SANDWICH	
			CARAMEL CHOCOLATE CHIP - GF	
			TOTAL	

RECEIVED BY Troop Coordinator's Signature TROOP # 1234
RECEIVED FROM Caregiver's Signature TROOP # 1234

Bank Deposits

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

- A copy of the deposit slip with detailed notes should include:
 - Itemized dollar amount noted with Girl Scout who is credited with the payment
 - Check #'s, document numbers or photocopies
- All funds generated from Product Programs are to be deposited within seven days of receipt and in their original form.
- Troop product coordinators should be diligent about depositing funds frequently. Troop money of \$500 should be deposited as soon as possible.
- 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 within 7 days of discovery.
- 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 and track finances by Girl Scout accordingly.
- Deposit slips are to be retained for 5 years.
- 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 deposited according to troop policies and regulations.
- If the ACH withdrawal returns with insufficient funds, additional drafts will occur weekly to the troop account until all debt is reconciled.

Returned Checks & Counterfeit Bills

If a troop receives notification that a check was returned or a counterfeit bill was deposited, GSCTX will reimburse the troop the value of the counterfeit bill up to \$50 or the value of the check (and up to \$30 in fees) **only** if the following procedures were followed:

- [Discrepancy Form](#) is completed the Monday before the final ACH withdrawal including:
 - Copy of the letter from the bank, check (front and back) and copy of signed document from the bank determining that the bill(s) was counterfeit.
- Check amount is between \$16 and \$100.
- Check has driver's license and phone number.
- Check is not a temporary check.

Lost/Stolen Products or Money

If products or money has been lost or stolen, a police report must be filed to report the discrepancy. When reporting to the police, describe exactly what happened, where the incident took place and include as many details as possible to explain the situation. Attach a copy of the police report to the [Discrepancy Form](#), alerting council to adjust your withdrawals. Submit the [Discrepancy Form](#) with police report, **within 7 days of filing**.

In the event that the troop bank account cannot be reconciled, a [Discrepancy Form](#) must be completed and submitted **within 7 days of discovery** by either the troop leader or the troop product program coordinator.

Once the Discrepancy Form has been received, GSCTX leadership staff will review.

- Troops must understand that in some instances when a police report is filed, a troop/caregiver may still be held liable for the loss if there is evidence of negligence with products and/or money. Negligence will be determined by GSCTX leadership staff. 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.
- If a troop/caregiver is found liable for the loss, GSCTX Product Programs staff will contact the person who completed the report within 7 days.
 - Adult found responsible for the debt can set up a payment plan option to pay for loss.
 - Troop/Girl Scout will be suspended from participating in Product Programs until debt is collected.

- If payment plan is not fulfilled by the responsible adult, the name of debtor will be sent to a collection agency on behalf of GSCTX.

Outstanding Balances

Caregiver Debt

If a troop has an issue with collecting payment from a caregiver by their scheduled deadline, the troop leader or troop product coordinator should submit a [Collection Form](#).

- Required information needed for Collection Form:
 - Copy of signed Caregiver Permission Form
 - Copy of signed receipts for all products owed
 - Copy of signed receipts for any payments made
 - Documentation of all communication with caregiver
- Possible (but not limited to) consequences of parent debt:
 - Girl Scout cannot participate in Product Program until debt is paid in full.
 - Girl Scout cannot participate in any GSCTX sponsored events.
 - Girl Scout cannot register for any GSCTX programs.
 - All rewards/recognitions will be withheld by council until debt is paid in full.
- Consequence of troop not reporting caregiver debt or submitting proper documentation:
 - Troop will be responsible for the amount owed by that caregiver until a [Collection Form](#) has been received.
 - Failure to submit and provide proper documentation, the debt will be listed in the name of the troop coordinator and the coordinator's responsibility to pay the amount owed.
 - Signed receipts are very important, without them we cannot determine what the caregiver owes.
 - Troop may incur overdraft charges and lose their troop bonus as a result.

Troop Debt

If a troop has insufficient funds for the scheduled ACH withdrawal, GSCTX Product Programs department will request the service unit volunteers to function as a liaison to rectify the situation.

First, an investigation will need to identify if the debt is from a known caregiver(s) and not reported, or if it is money that was not deposited into the troop bank account. If from a caregiver and documented amounts, the service unit volunteer will work with the troop product coordinator to complete the [Collection Form](#), as the previous section states.

If money was not deposited by the troop product coordinator, the service unit volunteer will complete the [Collection Form](#) on behalf of the troop product coordinator as the debtor. In this case, the service unit product manager will complete the form and include a signed copy of the Troop Product Coordinator Form, copies of all signed receipts, copies of all deposit slips into the troop bank account and copies of all communication to the troop product coordinator.

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

- Removal of troop product coordinator and appointment of new troop product coordinator.
- Troop will not be allowed to participate in Product Programs for 1 to 2 years or until debt has been paid back.