



## ACH Frequently Asked Questions

### What is an ACH?

ACH stands for Automated Clearing House. This process is an easy way to transfer funds electronically between financial institutions.

### Why is the council switching to ACH?

Using the ACH method eliminates volunteer time spent on multiple deposits at multiple banks, and confusion on which money should go into different bank accounts. It also reduces the cost of paper used for encoded deposit tickets. This process was put in place to make banking easier for volunteers.

### What are the key dates for the ACH debits (withdrawals)?

#### Snacks + Magazines Program

There will be **ONE** debit (withdrawal).

- **December 3** – Deadline to deposit money into troop’s bank account
- **December 3** – Deadline to submit Product/Money Problem Report for parent/customer issues
- **December 15** – **ACH debit (withdrawal) will be processed**
- **December 16-18** – nut-E will be updated to reflect the ACH debit (withdrawal)

#### Cookie Program

There will be **TWO** debits (withdrawals).

##### First ACH

- **March 15** – River Valleys will run report to determine first ACH debit (withdrawal) amount
- **March 18** – Deadline to deposit ACH amount into troop’s bank account
- **March 20** – **First ACH debit (withdrawal) will be processed**
- **Week of March 23** – eBudde will be updated to reflect ACH debit (withdrawal)

##### Second ACH

- **April 10** – Deadline to deposit money into troop’s bank account
- **April 10** – Deadline to submit Product/Money Problem Report for parent/customer/inventory issues
- **April 24** – **Final debit (withdrawal) will be processed**
- **Week of April 27** – eBudde will be updated to reflect the ACH debit (withdrawal)

### How will I know how much will be debited (withdrawn)?

#### Snacks + Magazines Program

The amount that will be debited (withdrawn) from the troop’s bank account is the amount reflected on the Monies Due Council line on the Bank Deposits tab in nut-E.

Bank Deposits				
Transaction Date	Bank Name	Amount	Tran ID	Received Date
12/15/2014	ACH DEPOSIT	1843.00		

Bank Summary	
Total Sales	\$2,234.00
Online Mag Sales	\$55.00
Troop Proceeds	\$336.00
Monies Due Council	\$1,843.00
<b>Total Deposits</b>	<b>\$1,843.00</b>
Balance Due	\$0.00

## 2014 Snacks + Magazine and 2015 Cookie Program

### Cookie Program

The **first** debit (withdrawal) will be calculated by multiplying \$1.00 by the total packages owned by the troop on March 15.

For example: If the Total Pkgs Received line on the Sales Report tab in eBudde lists 846 packages as of March 15, then River Valleys will debit (withdraw) \$846 from the troop's bank account.

Pkgs Received				Deposits Made		
01/20	Initial Order	---	624	<b>Date</b>	<b>Reference</b>	<b>Amount</b>
02/21	C001	RHI000	144	2015-03-20	ACH DEPOSIT	\$ 846.00
03/01	C001	SHI000	78	<b>Total Deposits</b>		<b>\$ 846.00</b>
<b>Total Pkgs Received</b>			<b>846</b>			
<b>Total Troop Sales</b>			\$ 3,384.00	<b>Council Proceeds</b>		\$ 2,783.34
<b>Troop Proceeds</b>			- \$ 600.66	<b>Deposits Made</b>		- \$ 846.00
<b>Council Proceeds</b>			<b>\$ 2,783.34</b>	<b>Amount You Owe Council</b>		<b>\$ 1,937.34</b>

The **second** debit (withdrawal) amount is the remaining balance owed to council after April 10. This amount is reflected on the Sales Report tab in eBudde. From the above The Amount You Owe Council is \$1,937.34. That is the amount that will be debited on April 24.

### Where do I make deposits and how often?

All money collected (troop and council proceeds) must be deposited in the troop's bank account. You will need to coordinate with your troop leader(s) on how and who will be making the deposits into the troop's bank account.

We encourage troops to make weekly deposits of money. It is in the best interest of troops for money to be deposited frequently, in order to keep the money safe and secure. It is also in the best interest of customers as it minimizes the amount of returned checks (non-sufficient funds, closed accounts) and bank fees.

Endorse all checks with "for deposit only" before depositing.

### What if there is not enough room to write all the checks on deposit ticket?

River Valleys has created a fillable PDF for you to use called the Deposit Ticket Check Listing Sheet. Within the Deposit Ticket Check Listing Sheet, you will enter in the currency, coin, and check numbers and amounts, and the totals automatically calculate for you. This form can be attached to a deposit ticket and brought to the bank when making a deposit. An electronic copy can also be saved for back up documentation of the deposit.

The Deposit Ticket Check Listing Sheet can be found on [www.girlscoutsrv.org](http://www.girlscoutsrv.org).

Date \_\_\_\_\_

	Currency	Coin	Checks (List Each Separately)	Amount
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
21				
22				
23				
24				
25				
<b>Deposit Total</b>				

# 2014 Snacks + Magazine and 2015 Cookie Program

## Who are checks written out to?

Checks must be written out to Girl Scouts.

## Where do Juliette Girl Scouts deposit their money for Snacks + Magazines and/or the Cookie Programs?

Juliette Girl Scouts need to deposit all of their money into the council account using the special encoded council deposit tickets, which are available from Product Program. This is due to GSUSA and IRS regulations that state that Juliette Girl Scouts can not have checking/savings accounts in their name. Additionally, Juliette money cannot be deposited into parent/guardian personal accounts.

## What is a Product/Money Problem Report (PMPR) and where do I find it?

A Product/Money Problem Report is a form which must be completed in any of the following situations:

- Parent/guardian/customer has an unpaid balance to troop
- Returned check (NSF/account closed) has been deposited into troop account
- Troop bank account has incurred bank fees due to high deposit activity during the Snacks + Magazines or the Cookie Program
- Troop has excess inventory

A blank Product/Money Problem Report form can be found on [www.girlscoutsrv.org](http://www.girlscoutsrv.org). The form is a fillable PDF that can be completed electronically, saved, and emailed with all required back up documents to [girlscouts@girlscoutsrv.org](mailto:girlscouts@girlscoutsrv.org). The form can also be faxed to 651-227-7533 or mailed to:

Becky Rettler  
Troop Finance Specialist  
400 Robert Street South  
St. Paul, MN 55107

## What if we have a parent/customer that has an outstanding balance?

You must complete a Product/Money Problem Report no later than **December 3** for Snacks + Magazines or **April 10** for the Cookie Program. The debit (withdrawal) amount will be adjusted to leave this balance in the troop's account and will instead short the debit (withdrawal) to council.

If a Product/Money Problem Report is submitted after the final ACH debit (withdrawal), the balance owed by the parent/customer will be returned back to the troop's bank account via ACH.

See the Troop Cookie Manager Guidebook for more information on how to handle these situations.

## What if there is a returned (NSF/closed account) check deposited into the troop account?

Do not attempt to collect repayment from the check writer.

When you receive the legal copy (see sample below) of return check notification from the bank, complete and submit a Product/Money Problem Report and include a copy of both the bank statement and the legal copy of the returned check. It is important that we receive a copy of the front and the back of the returned check. The refund may be delayed if all required materials are not sent.

The check amount and bank fee (if applicable) will be refunded back to the troop's bank account via ACH.

Sample of legal copy of returned check

## 2014 Snacks + Magazine and 2015 Cookie Program

### **What bank fees could our troop incur?**

Some troop bank accounts have a limit on the number of free transactions that can post to the account per month before a fee is charged. Contact your bank if you have questions on their transaction limits.

### **What if my troop bank account incurs bank fees?**

If the troop bank account incurs bank fees during the months of November and December for troops selling Snacks + Magazines or during February, March, or April for troops selling cookies, you must complete a Product/Money Problem Report and include a copy of the bank statement, and the bank fee will be refunded back to the troop's bank account via ACH.

River Valleys will not reimburse for any bank fees incurred as a result of a failed ACH debit (withdrawal) due to insufficient funds.

### **What if my troop has cookie inventory to be sold after the Cookie Program is over?**

Excess troop inventory is the financial responsibility of the troop. If your troop has excess cookie inventory and would like to seek an extension to sell inventory and seek an adjustment to the final ACH debit (withdrawal) amount, you must complete a Product/Money Problem Report with the amount of excess inventory, and your timing and plans for selling cookies. The ACH debit (withdrawal) amount will be adjusted accordingly.

### **Will nut-E/eBudde be updated to show the debit (withdrawal) from the troop bank account?**

Yes, the debit (withdrawal) will be entered into nut-E and/or eBudde 1-2 days after the money is debited (withdrawn) from troop's bank account. It will show as a deposit called "ACH Deposit" on the Bank Deposits tab in nut-E or on the Sales Report tab in eBudde.

### **What if our troop is participating in only online orders and/or Reach Out booklets for Snacks + Magazines?**

The money paid for magazines and Reach Out booklets will be automatically deposited into the River Valleys' Wells Fargo account. ACH debits (withdrawals) from the troop's bank account will be adjusted appropriately for these deposits.

### **Who do I contact if I have any questions?**

Becky Rettler

651-251-1211

[becky.rettler@girlscoutsv.org](mailto:becky.rettler@girlscoutsv.org) or

[girlscouts@girlscoutsv.org](mailto:girlscouts@girlscoutsv.org)