

Automated Clearing House (ACH) FAQs

An Automated Clearing House (ACH) is when a third party (in this case, Girl Scouts of Central Indiana) needs to either withdrawal or credit a troop's bank account electronically.

How Does an ACH Work?

Troops simply deposit all money collected (either from Fall Product Program or the Cookie Program) into their troop's bank account. Then, on scheduled dates, money will be withdrawn from the troop's bank account into Girl Scouts of Central Indiana's bank account.

When Are the Scheduled ACH Withdrawals and Deadlines?

Cookie Program 2024

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| January 19, 2024 | \$1 pull for ACH test of Troop accounts |
| February 20, 2024 | 50% of what you owe council |
| March.15, 2024 | Deadline date to submit a Past Due Cookie Account form any money collection issues |
| March 22, 2024 | 100% of what you owe council is due (including payment for additional rewards) |

How is ACH amount determined?

Cookie Program

The ACH withdrawal amount is determined based on the troop sales in eBudde and the amount can be located on the Sales Report tab

Does My Troop Have to Have a Bank Account to Participate in ACH?

Yes. All troops, except Juliette Girl Scouts, participating in the Cookie program must have a troop bank account to deposit money collected from families and for the ACH to be processed.

Juliette Girl Scouts are the exception as they are not allowed to have bank accounts. Juliette Girl Scouts turn all funds into Girl Scouts of Central Indiana. Due to Girl Scouts of the USA and IRS regulations, Juliette Girl Scouts cannot keep proceeds as cash on hand or have checking/savings accounts in their name. Additionally, Juliette money cannot be deposited into parent/guardian personal account. Juliette Girl Scouts receive proceeds in the form of Cookie Dough Credits (\$25 Cookie Dough Credits for every 1-50 packages sold).

How often should deposits be made?

We encourage troops to make money deposits weekly. To keep the money safe and secure, it is in the best interest of the troop for money to be deposited frequently.

Does the person making the deposits into the troop's bank account need to be a signer on the account?

No. The troop leader will need to make sure whoever is making deposits has the troop's bank account number and/or deposit tickets for the troop's bank account. Cash deposits made by a non-signer may need to provide photo ID when making deposit.

Can a troop pre-determine the amount pulled from their account?

No. The ACH amount is pre-determined by the sales report in eBudde and cannot be adjusted.

What should I do if I know money will not be in the bank for the scheduled ACH?

Timely and regular communication among the leadership of the troop is a vital component for the success of ACH with your troop. However, we understand that emergencies do happen. If you find that this is the case please call customer care at 317.924.6800 to make alternate payment arrangements with our finance team before the withdraw date.

If the money is not in the troop's bank account when the ACH withdrawal is processed, what happens?

If the troop bank balance does not have sufficient funds to cover the ACH withdrawal, a non-sufficient funds charge may be incurred. Girl Scouts of Central Indiana will not reimburse troops for these charges. Girl Scouts of Central Indiana will contact the troop leader and/or cookie manager regarding the returned ACH via email and arrange for payment.

Can families or troop leaders deposit money into their personal account and then write a check to the troop?

Girl Scouts of Central Indiana strongly discourages the use of checks for payment during the cookie program. It is up to the troop if they would like to take check as payment for Girl Scout Cookies and should make this decision based on their willingness to incur bounced check fees. The Girl Scouts of Central Indiana does not cover bounced checked fees.

Parents and troops can use Digital Cookie to collect cookie payments.

What if our troop is only participating in online orders for the Cookies Program?

The money paid for online in Digital Cookie is automatically-credited to the troop in eBudde.

If your troop is only participating in online orders and is due a refund for troop proceeds earned, Girl Scouts of Central Indiana will process that refund to the troop bank account via ACH during the month of April 2023.

Will eBudde be updated to show the ACH from the troop bank account?

Yes, the ACH withdrawal amounts will be reflected in eBudde after the money is withdrawn from troop's bank account. Please look under the sales report tab for your troop balance.