



# Girl Scouts of Central and Western Massachusetts, Inc.

800-462-9100 (in MA) or 413-584-2602 • gscwm.org

Worcester Service Center:  
81 Gold Star Boulevard, Worcester, MA 01606-2813  
Fax 508-852-7674

Holyoke Service Center:  
301 Kelly Way, Holyoke, MA 01040-9685  
Fax 413-536-1383

## How to Open a Girl Scout Bank Account or Update a Current Account

All GSCWM bank accounts must have ACH (Automated Clearing House) capability  
Ask to speak with a **bank manager** when setting up or updating your account. Follow the procedures below:

### If You Are Setting Up a New Account

Once a troop has 2 registered and appointed leaders, they may open a troop bank account. If an authorization letter is needed from the bank to open a Girl Scout bank account, the troop leader may request the letter via online form <http://www.emailmeform.com/builder/form/QCOiXabJfe7t54640>.

#### **Account Name & Address:**

**TROOP accounts** must be named:  
Girl Scouts of Central and Western Massachusetts, Inc, Troop # \_ \_ \_ \_ \_

**GROUP accounts** must be named:  
Girl Scouts of Central and Western Massachusetts, Inc, (*Group Name*) \_\_\_\_\_

**SERVICE UNIT accounts** must be named:  
Girl Scouts of Central and Western Massachusetts, Inc, \_\_\_\_\_ Service Unit

The address on the account must be **of the person responsible for receiving the statements, not the council address.**

#### **Account Signers:**

The signatures of three unrelated, currently registered Girl Scout adults are required to be on the account. Two signatures are required for every check and cash withdrawal slip. The third signer is a member of the Service Unit Team.

**ATM/debit cards** may only be used in conjunction with online banking. At least two of the three signers on the account must have online access to the account.

The federal government requires that the signers on the account provide their social security number to the bank for screening purposes. **This number will not be used in conjunction with the account.**

#### **Checks:**

Checks must be ordered and printed with the **council's name and troop number\* ONLY**. Do not include your town name and anyone's personal address. This is so the checks may be passed on to future troop leaders. Order **"personal style"** checks. \*or group name/number or service unit name

**Important:**

When opening a bank account be sure to request an account that has Automated Clearing House (ACH) capabilities. A passbook saving account is not appropriate. Overdraft protection is not permitted.

**General Information:**

A Record of Girl Scout Bank Account and Authorization Agreement for Automatic Deposit (ACH Debits) must be submitted to your local council service center once the account has been established. Form can be found on the council website: [www.gscwm.org/forms.shtml](http://www.gscwm.org/forms.shtml).

Please Note: It cannot be guaranteed that the bank will NOT charge any monthly fees. The leader(s) or the person handling the account should try to establish a relationship with a bank that will meet the troop/group's needs, including a free checking account if possible. Check with local volunteers for bank recommendations.

**If You Are Updating an Existing Account (changing signers or otherwise)**

The GSCWM Accounting Assistant will provide an authorization letter to change the signers on the account. To request an authorization letter fill out the online form <http://www.emailmeform.com/builder/form/fR3e257JptnScjxmF>.

Change the account (if necessary) to one that has ACH capabilities.

New checks do NOT need to be ordered. Simply make changes on the checks you already have, if you so choose. If no checks remain, re-order "personal style" checks with updated information.

**Checks written to the council must be payable to "Girl Scouts of Central and Western Massachusetts" or "GSCWM."**

---

For questions, concerns, or assistance in establishing a new bank account or making changes to an existing account, please do not hesitate to call the GSCWM Accounting Assistant, at 800-462-9100 x3636 or 508-749-3636.