

**GS of Central and Western Massachusetts
2012 Cookie Program
AUTHORIZATION AGREEMENT FOR AUTOMATIC DEPOSIT (ACH DEBITS)**

I (we) hereby authorize **Girl Scouts of Central and Western Massachusetts**, hereinafter called GSCWM, to initiate bank debits to the troop bank account indicated below and the depository (bank) named below, hereinafter called DEPOSITORY.

PLEASE ATTACH COPY VOIDED CHECK HERE.

If you have submitted a voided check for a previous sale you do not need to attach another check.

Voided troop check on file.

Depository (Bank) Name _____

Transit ABA (Routing #) _____ Account # _____

Name of Account _____

This authority is to remain in full force and in effect throughout the 2012 Cookie Sales or until GSCWM has received written notification from the troop of its termination in such time and in such manner as to afford GSCWM and the DEPOSITORY a reasonable opportunity to act on it.

I understand that it is the troop's responsibility to notify GSCWM if funds will not be available on the specified date, and that if we do not notify GSCWM, it may result in fees being assessed to the troop account due to insufficient funds.

Troop # _____ Service Unit _____ Phone _____

Troop Leader _____ Email _____

Signature _____ Date _____

Signature _____ Date _____

(2 Signatures required)

Please send form and a copy of voided check to: GSCWM, Yvonne Crossman, Finance Department,
81 Gold Star Blvd Worcester, MA 01606
Fax 508-852-7674 E-Mail: ycrossman@gscwm.org

ACH (Automated Clearing House) Payments Troop Instructions

Why ACH?

There are many reasons why using this method of payment makes sense for Girl Scout troops.

- ❖ Troops no longer have to locate a specific bank, possibly having to travel out of their way to make traditional deposits to the council account.
- ❖ Troops no longer have to be concerned with numbered deposit tickets issued by the council.
- ❖ Troops no longer have to enter tedious deposit transactions into Nut-E.
- ❖ Troops will no longer have to wait up to 8 weeks for refunds of overpayment funds.

How much money will the ACH withdrawal take out of our TROOP account?

The council will email each troop prior to the ACH withdrawal date notifying the troop of the amount to be withdrawn. The amount will never exceed the amount due the council and will not include the troop proceeds.

When will the ACH transaction occur?

February 14, 2012 (\$2.50/box)

March 13, 2012 (Final Balance Due)

What happens if there is not enough money in the TROOP account to cover the balance due to the council?

Troops have until February 12 for the February 14 withdrawal and March 11 for the March 13 withdrawal to notify Yvonne Crossman at the council that there will not be sufficient funds to cover the balance due. If the troop does not notify the council and the ACH transaction proceeds for an amount greater than the account balance, the troop account will incur an insufficient funds fee from their banking institution.

Yvonne Crossman, Finance Department, 1-800-462-9100 ext 3616 or ycrossman@gscwm.org

How does it work?

1. Complete the ACH Form and submit no later than December 9, 2012. This form gives the council permission to accept the ACH payment from the TROOP account. Send form to: GSCWM Finance Department, 81 Gold Star Blvd, Worcester, MA 01606.
2. Girls are encouraged to not accept personal checks from customers. If checks are accepted, they should be made payable to the parent or the troop.
3. All proceeds from the Cookie Sale should be deposited into the **TROOP** bank account as soon as possible and in time for the withdrawals on February 14 and March 13.
4. The ACH transactions will automatically be made on February 14 and March 13. The troops will not need to do anything further to facilitate the transactions.
5. The council will post the troop's payment to eBudde after the successful transaction is completed.

What about personal checks?

It is strongly recommended that personal checks not be accepted for payment for cookies except from the most trusted sources. If checks are received, they should be made payable either to the parent who is receiving the check or to the troop.

What if the check bounces in the troop account?

Using the Returned Check Report, which can be found on our website, the troop can report a returned or bounced check to the council. GSCWM will make all reason able attempts, on behalf of the troop, to assist the troop in collecting the funds.