

Thank you for your support of Girl Scouting and for taking on the important task of banking. To better support you in this role and to protect our girls' funds, here are GSCCC's Policies and Procedures as they relate to a Service Unit (SU) bank account.

- All bank accounts must be opened at a Council approved bank, there are no exceptions.
 - Wells Fargo Mechanics Bank US Bank Bank of the Sierra

Each bank has their own process regarding how to open accounts—check with your SU Manager or Council representative who will assist you with the Council's Bank Account Certificate of Authorization (BACA) process.

- All bank account signers must be current registered Girl Scout members and have cleared the *live scan* for the council.
- All signers must also pass the bank's criminal background check (performed by the bank after you submit your paperwork). Those that do not pass may not sign on troop or service unit accounts.
- All accounts must be opened using GSCCC's Tax ID number and under GSCCC's name, which is on our BACA form.
- At least 3 signers are required on all bank accounts. The SU Treasurer and the SU Manager are required to be on the account. The third signer should be someone else from the SU Team. They may not be related by marriage, relationship, or biology.
- No checks should be signed by the person to whom the check is being issued. In this case, one of the other authorized signers should sign the check.
- Any check over \$500.00 is required to have two signatures.
- Service Units should have a debit card issued in connection with their bank account with a limit not exceeding \$500 per day. Debit cards may be used for approved Council activities according to Volunteer Essentials. Debit cards are encouraged to be used for all online payments and Girl Scout activities.
 - No cash withdrawals allowed with the service unit debit card.
- All statements must be sent to the service unit address. Online banking is permitted and encouraged.
 - SU account address blocks should read:
GSCCC
Name of SU, or name of day camp
Mailing Address designated by Service Unit
- For best internal control process, the review of the statements should be by a signer who is not the primary user of the checkbook or debit card.
- All receipts must be kept by the SU and available for review—receipts/records must be retained for 4 years while bank statements/checks retained for 7 years.
- Service Units must annually submit a Troop Financial Report to Council through Cognito Forms, no later than October 31st.

Managing Service Unit Funds

- Funds should only be used for SU expenses/activities, which may include awards, supplies, activity fees, adult training expenses, and similar expenses.
- The SU Team should be involved in preparing and executing the budget for management of the funds.
- SU funds must never be used by signers for personal expenses.
- Receipts and a clear description of the expense should be maintained for all purchase.
- Deposits should be made in a timely fashion. A record of the source of the funds should be maintained.
- Checks received should only be accepted from people known to the SU and should have a driver's license number and phone number written on the check.
- GSCCC has the right to audit the SU checking accounts at any time and may freeze and/or close accounts if there is a concern that funds are being abused.

Accounts With No Activity

- Troop bank accounts with no activity for the prior 12 months will be closed. Any remaining balance will be transferred to the council.
- Service Unit banks accounts with no activity for the prior 12 months will be frozen until Council reviews the service unit account and determines why no funds are being spent throughout the year.

Thank you for adhering to these policies. GSCCC reserves the right to step in and close accounts if there is a misappropriation or policy violations. If you have any questions, please feel free to email GSCCC at info@girlscoutscoc.org.