



Troop Banking Guidelines



A Guide for Troop Treasurers, Leaders and
Account Signers

gsnccp.org/troop-banking



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Financial Policies

Girl Scouts – North Carolina Coastal Pines abides by the policies and standards of Girl Scouts of the USA (GSUSA) and complies with applicable Internal Revenue Service (IRS) requirements.

Every troop is required to have a bank account. The account must be established under the council's federal tax ID through the council's centralized process. All bank accounts require a minimum of two unrelated adult signers who are currently registered members of Girl Scouts and have successfully completed the required background check.

All money collected, or earned, in the name of Girl Scouts must be deposited in the established bank account and thereafter used for the purpose of providing the Girl Scout Experience to girls in the troop.

All signers are responsible for safeguarding and maintaining sufficient funds to cover payments drawn on the account. As with any bank account, signers are legally responsible for all account transactions. As such, all signers should review banking activity regularly, at a minimum monthly. Receipts for all purchases made from the account should be retained for the troop's records for two years.

The bank statement for the account should be shared with the troop members and their caregivers monthly. This is a critical control to ensure that funds are safeguarded, and it is an important part of developing the financial literacy of the troop members. If a troop leader is unwilling to share the bank statement with the troop or the other leaders, this is a red flag for potential fraud and should be reported to troopbanking@nccoastalpines.org immediately.

Volunteers who misuse or misappropriate funds may be released from all Girl Scout positions. The council may file criminal and/or civil charges if deemed appropriate.

The council allows up to two (2) debit cards for each account to be utilized for troop purchases. The council prohibits troops and service units from applying for credit cards or utilizing PayPal, Venmo, Zelle, Apple Pay, Google Pay and similar accounts. Aside from Digital Cookie (used specifically during the Cookie Program), Cheddar Up is the only other authorized online payment collection platform for troops at this time. Cheddar Up accounts must be set up via the council's centralized process and managed by an authorized troop bank account signer. Troops are encouraged to use Cheddar Up to collect debit/credit card payments and electronic check payments from parents or volunteers. This minimizes the cash collected and the incumbent risk of theft or loss and reduces the trips required to the bank. Troops that are interested in utilizing Cheddar Up should fill out this form: [Bank Account or Cheddar Up Request](#). For more Cheddar Up information, [please click this link](#). The Cheddar Up document can also be found on the Troop Banking website at: gsnccp.org/troop-banking.

Security of troop funds is necessary to safeguard troop assets. The bank account should be reconciled regularly, preferably monthly. Authorized signers must have access to the bank account records and should review transactions monthly or more frequently during periods of heavy banking activity. All bank statements and financial records should be kept for a minimum of two years.

The Troop Annual Finance Report (TAFR) must be submitted to the council on an annual basis. This report is a summary of the troop's financial activity throughout the year (May 1 – April 30) and should be shared with girls and parents/guardians upon completion.

When a troop disbands, leaders must complete the [Troop Disbanding Form](#) to provide information about the [Troop Disbanding Form](#) to provide information about the disposition of their funds. Troop Banking will close all bank accounts of disbanded or inactive troops. The council will manage disbanded troop funds, including disbursement of funds for girls continuing their Girl Scout Experience within the council.

Opening a Troop Bank Account

The unique structure of Girl Scout banking, coupled with a continually changing banking environment have made it necessary for Girl Scouts – North Carolina Coastal Pines to use one bank for troop banking. Accordingly, bank accounts are established through the council with Truist, formerly BB&T bank. This centralized system ensures that all troop accounts are set up consistently, which is important because of the volume of troop accounts in our jurisdiction and the risk of errors in the account set up. Troop accounts will be opened in the name of the troop as follows: **Girl Scouts-NC Coastal Pines Troop ####**.

To open a bank account in the name of a nonprofit, the federal government requires a resolution from the organization's governing body. Truist Bank has a standard form resolution that the council's Board of Directors must approve, including the list of "agents", those individuals authorized to access the account.

After a troop account is set up, all transactions between the troop and the council will be processed electronically. This is especially important during the Fall Sale Program and the Cookie Program where the council will draw funds from or deposit funds to the troop accounts electronically. As such, troops may not participate in the annual Fall Sale or annual Cookie Program until a troop bank account is opened.

If you do not have a Truist branch in your area, please contact the council at 800-284-4475 or troopbanking@nccoastalpines.org. Troops are not authorized to establish bank accounts without the council's approval.

Please allow approximately **10 business days** to open a new account.

Start the Process

1. Each signer must be a registered adult volunteer with a volunteer role in the troop, have and maintain a current membership with GSUSA, and have a current approved background check on file with the council.
2. Staff of the council are not authorized to be signers on a troop or service unit account.
3. The troop must first complete the [Bank Account or Cheddar Up Request](#) to request a bank account and provide contact information for the authorized signers. Please note: the first name on the request will be the main administrator (signer 1) and will be where the troop's bank statements will be sent. Each troop is required to have at least two (2) unrelated signers on their account and can have a maximum of three (3) signers. Debit cards can be requested at this time, a maximum of two (2) per account.
4. The council will review the application and submit the request to Truist.
5. Within 5-7 business days, each signer will receive an email from TruistCCBTeam@esign.truist.com with a link to the e-sign portal for Truist bank. The document must be signed within 7 calendar days by all signers or it will expire and we will need to start the process over. Once finalized by the bank, the council will notify the signers by email that the account has been opened. The troop leaders do not need to visit the branch.
6. The bank will mail the debit cards and PIN numbers to the designated debit card holders on the account. Please be aware that they sometimes look like junk mail, with no bank identifying information. Please allow 15-20 business days for arrival in your mailbox.
7. The main signer (signer 1) will also be notified of their online banking access via email from the bank. Log in information and instructions will be emailed by the council to the signers on the account.
8. The main signer (signer 1) can set up online access for the other signer(s). (see Debit Cards/Online Access instructions below.)* **NOTE: The council will fund each new troop account with \$10 which will be deposited into the account at the time the account is opened.**

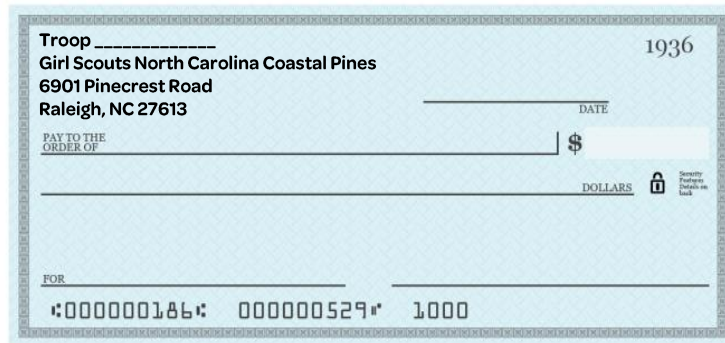
Ordering Checks

While troops are not required to have checks, they may be convenient for conducting troop business, including reimbursing volunteers. Troop checks should not have a personal address or names printed on them because they are the property of the troop, not the individual signers. It also provides the troop with more flexibility as authorized signers change. For this reason, checks ordered for the troop should have the council's mailing address of 6901 Pinecrest Road, Raleigh, NC 27613 printed on them.

Checks can be ordered directly from the bank, from a check printing company, or by contacting

us at troopbanking@nccoastalpines.org. Be sure to request that the checks are shipped directly to a designated signer of the troop.

Sample check:



Debit Cards/Online Access

The troop may obtain debit cards to be used for deposits and payments. The council authorizes a maximum of two (2) debit cards per troop. The debit cards will be in the name of two of the signers on the account.

Online banking will be set up automatically. Login information and instructions will be emailed to the main signer (signer 1) once the troop account is set up. Troops should use the online banking system to view their account balances, download transaction history, and print copies of checks and statements. The main signer can set up online access for the other signer(s).* . This will facilitate monitoring the account activity and help to prevent cardholders/signers from inadvertently overdrawing the troop account. To reduce fees, copies of cancelled checks are not provided by Truist. You can request that check images be printed on your statement for an additional monthly fee.

** To add additional users, the main signer should log in and select Business Tools from the home page. From here choose Business Admin and then Add Users. You will be prompted to add the additional signer's name, email address and cell phone number as well as a temporary password that the new user will use for their initial login.*

Passwords should be changed whenever there is a change in signers on the account or there is a possibility that your ID or password have been compromised. Passwords can be changed by an authorized signer once logged in to the online banking account, or by contacting the council at troopbanking@nccoastalpines.org

If you are locked out of online banking or have forgotten your password and need a password reset, send an email to troopbanking@nccoastalpines.org and the council will contact Truist on your behalf. You WILL NOT be able to use the "Reset Your Password" function on the bank website. This process could take up to 3-4 business days to complete.

Fund Management

Troop funds are for the benefit of all girls in the troop and should be spent in the year the funds are earned, unless the troop has a long-range plan for spending the funds. It is important to note that the funds belong to the troop as a whole. Per IRS guidelines for charitable organizations, troops are prohibited from keeping separate individual girl accounts. All funds expended should benefit **all girls in the troop** and spending should be agreed upon by girls and volunteers before expenses are incurred. Accordingly, troop funds cannot be used to benefit individual girls or be 'allocated' to individual girls. **Payments cannot be made directly to girls or their families from cookie sale proceeds (or other such fundraising efforts). This includes benefits such as cash/check payments, gift cards, and individual college scholarships (unless it's an application-based Girl Scout council scholarship).** At the time a troop disbands, the money in a troop account will be disbursed according to our policy outlined in the Disbanding Your Troop section of these guidelines.

Some large, multi-level troops may find it necessary to keep track of funds for each Girl Scout level only if each level of girls is pursuing different, age-appropriate goals. In these circumstances, multi-level troops must still adhere to the above guidance regarding no individual girl accounts, no individual benefit, and no direct payments.

All money received from parents or cookie customers should be deposited as soon as possible and should never be held in a personal checking account. For security reasons, we do not recommend keeping cash in a house or vehicle. It is critical that all authorized signers are in communication with the other signers before spending funds to prevent overdrafts on the account. There may be timing issues with the online balance since there can be delays in posting transactions to the account in the banking system. **Cash withdrawals should only be made if absolutely necessary – i.e. cookie booth change.** If a cash withdrawal has been made, a clear record must be kept of the use of funds along with any applicable receipts or documentation.

Each account signer should make sure that there are funds in the account to cover the amount of the transaction before writing a check or making a purchase with the troop debit card. Signers are responsible for any fees or charges for overdrawing the account. All expenses should be paid for by troop check/debit card. Blank checks should never be pre-signed and debit cards should not be used by anyone other than the person to whom they are issued. If there is an instance where a signer paid out of pocket for troop supplies and needs to be reimbursed using troop funds, those reimbursements should be approved and authorized by a signer other than the payee. Receipts are required for reimbursement. Under no circumstances should a troop check be written to and signed by the same person.

Paying for Product Sales

The council will initiate an electronic transfer from the troop's bank account to pay the council for product sales transactions (i.e. Cookie Program and Fall product sale). It is important that adequate funds are available. The specific dates that council will draft the troop accounts are included in product sale calendars and training materials and the troop will receive reminder communications during the sale.

Troops cannot participate in the annual Cookie Program or Fall Product sale unless they have a troop bank account.

Accepting Check Payments

A troop can choose to accept checks as a form of payment from customers and parents. If a troop accepts checks as a form of payment, the troop may receive a check that is returned because of "not sufficient funds" (NSF checks). Best practice would be to have a phone number and copy of the payer's driver's license for checks for \$20 or more.

Tips for Collecting NSF Checks:

Step 1: Immediately notify the payer to request re-payment as quickly as possible. It is sometimes best to request a cash payment or cashier's check.

Step 2: If you are redepositing a NSF check, first contact the payer's bank to ensure funds are available to cover the amount of the check.

Step 3: If funds are not available, send a letter to the payer requesting payment. A fee can be charged to the payee to cover bank service charges on the troop account. The fee should be the same amount charged on the troop bank statement.

Step 4: If the NSF check exceeds \$30 and the troop has followed the steps listed above without results, send the actual NSF check to the council's Finance department with the troop #, payer's name, payer's driver's license number (if available), and contact information. The council will submit the check to a collection agency and will reimburse the funds if the agency successfully collects the funds.

Truist Account Fees

Although Truist does not charge a monthly service fee, bank fees will be charged for overdrafts, returned checks, deposit corrections, and additional requested services on the account (for example, if you request to have check images included on the account statements). These fees are appropriate fees for the bank to charge based on their standard agreement. It is important that you review your troop bank activity at least monthly, and more often during cookie sales or times of heavy financial activity.

IMPORTANT – Your account will be closed if it maintains a zero balance for more than 60 days.

If an account is closed, it cannot be reopened. The troop must submit a request for a new bank account.

Budgeting and Record Keeping

Troop members should collaborate in the preparation of an annual budget at the start of the program year. Girls should be included in this process, if age appropriate, to enhance their financial literacy skills. Questions to consider:

- What types of activities will be planned?
- What are the costs associated with these activities?
- How will the troop fund these activities?
- Will money-earning activities be required?
- What are your goals for the cookie and fall sale?

Troops may need to create multi-year budget plans for costlier travel trips. Troops may agree to charge members of the troop a nominal dues amount to support Girl Scout troop activities. This amount should be carefully thought out by the leaders and communicated and agreed upon with the parents and guardians.

All disbursements and deposits should be recorded in a checkbook, electronic spreadsheet or personal banking software. For your convenience, the [Troop Financial Tracking Worksheet](#) (an [Troop Financial Tracking Worksheet](#) (an Excel spreadsheet for tracking your troop transactions) is available for keeping track of deposits and expenses and aligned to the troop bank annual finance report. The bank statement should be reconciled to these records monthly. Financial checks and balances should be in place to help prevent misuse of troop funds. A person other than the one preparing the bank reconciliation should review the reconciliation each month. Best practices provide that separate individuals manage the account and receive the bank statements.

There should be a clear separation of personal and troop funds. No personal expenses should be paid from the troop account and no troop money should be deposited in personal bank accounts.

All cash payments should be receipted. A written receipt must be provided to the parent, guardian or other volunteer who makes a cash payment to the troop and should show:

- Date
- Name of the individual from whom the funds were received
- Amount received
- Purpose for which the funds were received

A file should be maintained with bank statements, receipts, all cookie/fall sale records, and records supporting all financial transactions for at least two (2) years after the end of the program year. Troop financial records should be shared with and made available to girls and guardians

throughout the year to maintain transparency.

Changing Signers

Troops must follow the council's centralized process for changing or adding troop account signers. The troop leader should complete the [Bank Account or Cheddar Up Request](#) to update signers. The form will ask for contact information for all signers and clarify which signers need debit cards. The first signer listed on the form will be the administrator of the account and the one that receives monthly mailed statements.

Each signer must have a current background check on file as well as a current Girl Scout membership.

The council will then process the application and submit to Truist. Truist will send an email with a link to their Docusign system to each signer that includes verification via text with a code to access the Docusign system. The signer then signs and submits the Docusign which serves as the updated account signature card. Until the signature card is updated by the bank, all existing bank signers will continue to have access to troop funds.

Whenever there is a change of signers on the account, the password to the Truist online banking account must also be changed for security purposes. If the password was previously shared, the remaining signers should change the password. The main signer should also set up any new signers with an online account (see instructions in the Debit Cards/Online Access section above). Alternatively, a password reset can be requested when completing the council's application to update signers or by emailing troopbanking@nccoastalpin.es.org.

IMPORTANT - The troop leader should collect and destroy debit cards from any person(s) who are no longer involved with the troop or acting as signers on the account. As part of the change signer request, the bank deactivates the debit cards of former signers.

Annual Reporting

Troops are required to submit the Troop Annual Finance Report ("TAFR") by **June 1st** directly to council using the Volunteer Toolkit in "MyGS" (Girl Scout Member Community Online Portal). The report is on the "Finances" tab of the Volunteer Toolkit and is only accessible to troop leaders, assistant leaders and treasurers. The TAFR is an annual report that includes financial transactions which took place from May 1st through April 30th. Troops established during the year should report their finances starting in the month organized through April 30th. These reports will be reviewed by the council finance department to ensure policies are being appropriately followed and funds are being utilized to benefit girls.

Please note that funds due to troops (i.e. for troop travel, donation pass-through or incentives) will not be processed until the Troop Annual Finance Report has been completed and received by council. The Troop Annual Finance Report is important for Girl Scouts to

maintain its 501c(3) status. If you have any questions while completing the form, please reach out to troopbanking@nccoastalpines.org so we may assist you in staying in compliance.

Troop financial records should be shared with and made available to Girl Scout members and guardians throughout the year to ensure there is transparency in the troop's financial activities and to help members develop their financial literacy skills. The revenue and expense categories included in the TAFR are listed below. Please use these categories in managing the troop's finances.

Revenues or Incoming cash receipts:

GSUSA Membership Dues collected

Troop dues collected

Activity/Event Fees collected

Fall Product Sale funds collected

Cookie Sale funds collected

Money Earning Projects

Donations to the troop (not OCD)

Other Income

Expenses or Outgoing payments:

GSUSA Membership Dues paid to Council

Activities/events/trips

Fall Product Sale paid to council

Cookie Sale paid to council

Recognitions/Awards

Troop Supplies

Donations made by troop

Other Expenses

Disbanding Your Troop

A troop may disband when all participants graduate or there is a leadership change and there are no longer any leaders registered in a troop. If a troop disbands, it is important to make final decisions about the use of the troop's remaining funds after bills have been paid and have cleared the account. Considerations might include:

- Holding a final gathering to celebrate the troop’s friendships and accomplishments.
- Donating funds to a charity based on the troop’s area of interest. Funds can also be donated to the local service unit or the council. Some common areas of need in Girl Scouting: financial assistance for girls for uniforms, registration fees for membership, camp, travel, events, or for day camp, renovations to a favorite resident camp or Gold/Silver award projects.
- Renewing the Girl Scouts memberships of all girls in the troop so they can continue their Girl Scout experience with another troop or as independently registered Girl Scouts. Graduating senior troops may purchase Lifetime Memberships at the special “young alum” discount price for all eligible girls (troop funds cannot be used to purchase current adult members a lifetime membership, i.e., troop leaders, parents).
- Transferring funds to another troop for the benefit of the girls continuing their Girl Scout experience.

Remember, funds cannot be given directly to each Girl Scout in the troop as this is in violation of the IRS regulations. Should you have any questions, please reach out to troopbanking@nccoastalpines.org. We are here to help.

The council will close all disbanded troop bank accounts. Please complete the [Disbanding Troop Funds Report](#) to communicate when a troop account can be closed. The council will automatically close troop accounts if there are no currently registered members and/or the account has been inactive for 60 days.

Funds remaining from disbanded troop accounts will be distributed as follows:

- For girls continuing with Girl Scouts in another troop, a ratable share* of the funds will be transferred by the council to the new troop(s).
- For girls continuing with Girl Scouts as Juliettes (individually registered girls), a ratable share of the funds will be transferred by the council via program credits to be used in Girl Scout programs.
- If no girls are continuing, remaining funds up to \$250, less a \$10 fee used to fund new troop accounts, will be transferred to the local service unit, to further the Girl Scout mission in their area.
- Funds over this limit will be used by council to fund financial assistance for all girls.

What is a “ratable share”?

It is a share of the funds a girl would receive if all girls continued. For example, if a disbanded troop has \$1,000 and 10 girls, and 4 girls continue, \$100 would go to each of the new troops for the 4 girls (\$1,000 divided by the 10 girls originally in the troop).

This allows the funds that would have followed the non-continuing girls to go toward new troop start-ups, the local service unit, and financial assistance for all girls.

What if our troop would like to transfer funds to another troop but we are not disbanding?

If you would like to transfer a ratable share of funds to follow a girl that is transferring troops (and her former troop is not disbanding) the former troop may transfer a ratable share to the new troop **if everyone agrees. This means that all girls in the troop must agree on the transfer.**

Once everyone is in agreement, the original troop may write a check to the new troop based on a ratable share. Under no circumstances may the original troop write a check to the girl's new troop for the cookie funds earned by the girl. This goes against current IRS guidelines. The check must be written for a ratable share of the original troop's total funds and only if every girl in the troop agrees to the transfer of these jointly-owned funds.

If your troop does not have a checkbook and would still like to transfer a ratable share of funds to another troop, you can reach out to troopbanking@nccoastalpines.org with: 1) the current signers on both troop bank accounts copied (both the troop originating the transfer and the troop receiving the funds), 2) the amount and purpose of the transfer, and 3) a designated "I approve" must be on the email chain from at least two signers on both bank accounts.

Fraud

Unfortunately, fraud happens even within Girl Scouting. Please follow the practices outlined in these guidelines to help prevent unauthorized use of troop funds. The troop funds belong to the girls as a group and should be treated as such.

If a volunteer or parent within the troop suspects that troop funds are being mismanaged, first discuss the matter with the troop leader(s), focusing on the facts and documentation. If there is a possibility that the Leader has mismanaged funds, contact the council's Finance department at 800-284-4475 or 919-782-3021 or email at troopbanking@nccoastalpines.org. We will begin an investigation immediately. If the situation involves cookies, the Product Sales staff person should be notified as well.

Notify the bank immediately at Truist Bank's 24-hour fraud hotline at 1-800-226-5228 if a debit card has been lost or stolen or if fraudulent or unknown charges have appeared on your account. Bank statements should be reviewed by all leaders and the girls in the troop, at a minimum, once each month to ensure all activity is correct and to identify fraudulent charges immediately. Truist Bank *may* refund fraudulent charges to your account, but only if the fraudulent charges are reported within 30 days of receiving the bank statement on which the fraudulent charges appear. For additional guidance in these situations or if you have any trouble reporting the fraud to the bank, please contact troopbanking@nccoastalpines.org.

The key to successful recovery of funds and resolution of financial problems is documentation and timeliness. If the records are poor and the bank statements have not been reviewed in a timely manner (at a minimum, monthly), the likelihood of recovery of the funds diminishes.

Truist has provided further clarification on the Fraud Reporting Process. Please see below for these outlined steps in reporting fraud to the bank:

1. Please login to online banking at least once per week, as a preventive measure against fraud.
2. **If you see any suspicious activity, please report this activity immediately to troopbanking@nccoastalpines.org.**
3. Please note that if you have access to online banking, you can block or freeze a debit card that has been stolen/compromised.
4. **Please report fraud within 30 days** or it may be difficult to dispute with the bank. Please make every effort to be proactive and establish good financial procedures and controls. Good financial management allows the troop to focus its energies on the Girl Scout Experience, which is our shared mission.

Donations

Donations to Girl Scout Troops:

The Internal Revenue Code (Sec. 170 (f)(8)) requires that Girl Scouts – North Carolina Coastal Pines acknowledge single donations of services, goods, materials, equipment, or money with a value of \$250 or more. Therefore, troops, groups, geographic units, community or Girl Scout volunteer representatives must report all donations with a \$250 value or greater to the council office within 30 days of receipt.

Please email a photocopy of the check or description of the items donated to

development@nccoastalpines.org or mail the copy to our Raleigh Service Center c/o

Development Office at 6901 Pinecrest Rd, Raleigh, NC 27613. Please include (as applicable) your contact information, the troop number/service unit, location of troop/service unit, the name of the donor or organization making the gift, their address, and a sentence about the project for which they have made the donation to allow the council to customize the tax receipt for the donor.

The council can also process a donation directly and pass it through to a troop's bank account, if preferable. The same information as above is required to process these gifts. Receipts will not be issued for donations under \$250 unless processed directly through the council.

Donations from Girl Scout Troops: Troop funds are to be used first and foremost for the purpose of providing the Girl Scout experience to the girls in the troop. If as a part of the Girl Scout experience, the girls decide that they would like to use a portion of their funds to support another organization, this is allowed, but only if it is not to the detriment of the girls achieving the full Girl Scout Leadership Experience. Receipts are required and funds may only be donated to an IRS recognized charity exempt under Internal Revenue Code Section 501(c)3. Troop leaders may not exert undue influence on the girls in deciding to use funds in this way or in deciding to which charity the funds will be given. Donations may not be given to a competing organization (i.e., Scouting America, American Heritage Girls) and donations may be given to our Council, a service unit, other troops and/or to other councils.

Additional Resources

All troop treasurers and bank account signers are highly encouraged to complete the banking trainings offered in gsLearn (the Girl Scouts' online learning management system). Follow the links below to access the courses In the gsLearn Content Library:

[367 Troop Banking: Getting Started and Making Changes](#)

[367 Troop Banking: Fraud Detection and Reporting](#)

[367 Troop Banking: Annual Troop Finance Report](#)

[GSUSA New Leader Onboarding: Funding the Fun – Managing Girl Scout Troop Finances](#)

You can find additional resources on the website at gsnccp.org/troop-banking (scroll down until you see “Volunteer Training” → review the on-screen steps for navigating gsLearn).

Nonprofit Don'ts

Because of our special status as a 501(c)(3) charity, any funds of the troop must be used to achieve our mission and cannot be used to benefit a single individual. There are certain things we cannot do with Girl Scout Troop funds. These include but are not limited to the list below. However, if you have any questions regarding these, or whether you can use troop funds for a specific purpose, give us a call or send us an email. You can reach Troop Banking at 800-284-4475 or at the following email address:

troopbanking@nccoastalpines.org.

Nonprofit Don'ts (not an all-inclusive list):

- A. **Funds cannot be used for personal gain, or what the IRS calls “private inurement.” Some examples include:**
- 1. We cannot use troop funds for gasoline in personal cars.** This is because gas in your car could theoretically be used for troop use AND personal use. The IRS tax code prohibits this.
 - 2. We cannot use troop funds for personal expenses** (for example, an Amazon Prime membership). This is for the same reason as #1 above; the tax implications could be for business and personal use.
 - 3. We cannot use troop funds to purchase alcoholic beverages.**
While IRS rules do not strictly prohibit alcohol as a business expense, as a youth-serving organization, there is the perception of impropriety if funds are used for alcohol. To prevent this perception, Girl Scouts does not allow the use of troop funds to purchase alcohol.

B. Funds cannot be used for lobbying or political campaign activities. When acting in their official capacity as a Girl Scout volunteer, some examples of prohibited activities include:

1. Meeting with legislators or their staff to discuss specific legislation
2. Urging the public to contact legislators to propose, support or oppose legislation
3. Campaigning for or against candidates for elected office.

As always, feel free to email troopbanking@nccoastalpines.org with any questions regarding this list. It is by no means all-inclusive, meaning there may be other items that are not acceptable uses of troop funds. If you are unsure of an item, please contact us.

Refer Questions To

We hope this guide has clarified where to get help when specific troop banking questions and concerns arise. When in doubt, please contact the council for assistance at troopbanking@nccoastalpines.org or 800-284-4475. We are here to help.

Due to the unique structure of our troop bank accounts (which are established under the council's tax ID number), many common questions and concerns are best directed to the council for resolution. For example, we can easily assist you with:

- Getting the status of a new account request or change of signer request
- Unlocking your online banking account or requesting a password reset
- Ordering checks from the bank (we can ensure the most competitive pricing)
- If your debit card expires and you haven't received your replacement
- If you are not receiving mailed bank statements, or need to update the statement mailing address

Some common banking issues that can generally be resolved by visiting your local bank branch include:

- Help resetting your debit card PIN number
- Assistance activating a debit card
- Addressing an error on your bank statement
- Getting information on a fee the bank assessed your account

The Truist 24-hour hotline, 1-800-226-5228, is most helpful for reporting a lost/stolen debit card or fraudulent charges. Please also contact troopbanking@nccoastalpines.org so we can ensure your issue is completely resolved.