2024-2025 Girl Scouts Heart of Michigan
Automated Clearing House (ACH) Payments
Troop Instructions

ACH Definition

ACH, or Automated Clearing House, is an electronic network for financial transactions in the United States. These transactions include debit and credit entries, also known as sweeps, and are common to facilitate payment such as utility bills, mortgage or car payments. ACH works by allowing a troop to grant Girl Scouts Heart of Michigan (GSHOM) authorization to issue ACH debits and refunds from an account. Before any transaction can be processed, we require a signer on a troop account to complete an online only Authorization Agreement for Automatic Deposit Form. A new Troop and Account Authorization (ACH) form must be filled out every year even if there haven't been any changes since the last submission.

ACH in Product Program

In order to facilitate payments from the troop to GSHOM for the Treats & Reads and Cookie Programs, GSHOM has established a sweep schedule to transfer funds from a troop's bank account.

Troop leaders will be notified via emails the amount that will be withdrawn from their troop account for each of these sweeps. **This email will be sent to the email address provided on the Authorization Form.**

Troops are responsible for depositing sufficient funds to cover these debits, and will be responsible for any resulting non-sufficient funds fees (NSF). These fees differ depending on your bank's policy. Failure to notify GSHOM by deadline given that resulted with a NSF Return will be assessed a $37 NSF fee that will be added to the Troop's overall amount due.

If the troop will not have funds available on the date of the scheduled sweep, it is the troop's responsibility to notify our ACH Team by emailing helpdesk@gshom.org no less than five business days prior to the scheduled sweep. Troops authorize GSHOM to repeat the debit one time for a returned transaction due to insufficient funds. GSHOM will contact the troop before this second attempt occurs using the contact information provided on the Authorization Form.

Important!

In order for a troop to participate in Girl Scouts Heart of Michigan product programs, a troop _**must**_ have a troop bank account and complete the Online ACH Electronic form.

Troops that do not provide ACH information will not be able to submit initial orders or receive product.

![girl scouts heart of michigan]

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Contact Information:

Please contact the Help Desk Team at **helpdesk@gshom.org** or **800-497-2688** for all ACH needs, including inquiries regarding Treats & Reads and Cookie Programs.

Important Forms:

Authorization Agreement for Automatic Deposit (ACH Deposit):

This online secure form is filled out by an authorized check signer for the troop account. This authorizes GSHOM to conduct ACH sweeps. This form must be completed for a troop to participate in Girl Scouts Heart of Michigan product programs.

By scanning this QR code below, you will be able to complete or update your troop's banking information for electronic banking purposes. The online form must be completed by a signer of the Girl Scout troop.

Troops that do not have an ACH form on file with Girl Scouts Heart of Michigan will not be permitted to participate in product program opportunities.

Outstanding Money Report (OMR Form):

This form is filled out by the troop leader or troop cookie manager when a parent/guardian has not turned in the monies due for the cookie program. This form must be completed in it's entirety and include appropriate documentation before it is submitted.

Credit will only be given to the troop when the following are received:

1. Completed Outstanding Money Report (OMR Form)
2. Signed parent/guardian permission and responsibility form
3. Any and all signed receipts

The Outstanding Money Report form is available at www.gshom.org/forms-documents under troop finances.

Scan the QR code to access the online Authorization Agreement for Automatic Deposit (ACH).

www.gshom.org/ach