



2022-2023 Product Program

## **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. GSHOM will process sweeps as outlined in this document and will not process any unannounced transactions.

### **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. These dates are outlined below.

Troop leaders will be notified via emails the amount that will be withdrawn from their troop account for each of these sweeps.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](mailto: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.**

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**Troop Instructions (cont.)**

<b>Treats &amp; Reads Sweep Schedule</b>			
<b>Region</b>	<b>Sweep Date</b>		<b>Deadline for banking changes to ACH</b>
Ann Arbor	November 1, 2022		October 25, 2022
Jackson	November 1, 2022		October 25, 2022
Kalamazoo	November 1, 2022		October 25, 2022
Lansing	November 1, 2022		October 25, 2022
Saginaw	March 1, 2023		February 22, 2023

<b>Cookie Program Sweep: #1 (early sales)</b>			
<b>Region</b>	<b>Sweep Date</b>		<b>Deadline for banking changes to ACH</b>
Ann Arbor	March 1, 2023		February 22, 2023
Jackson	March 1, 2023		February 22, 2023
Kalamazoo	March 1, 2023		February 22, 2023
Lansing	March 1, 2023		February 22, 2023
Saginaw	December 2, 2022		November 25, 2022

<b>Cookie Program Sweep: #2 (Initial Order 75%)</b>			
<b>Region</b>	<b>Sweep Date</b>	<b>Outstanding Money Reports due</b>	<b>Deadline for banking changes to ACH</b>
Ann Arbor	March 15, 2023	March 13, 2023	March 8, 2023
Jackson	March 15, 2023	March 13, 2023	March 8, 2023
Kalamazoo	March 15, 2023	March 13, 2023	March 8, 2023
Lansing	March 15, 2023	March 13, 2023	March 8, 2023
Saginaw	December 23, 2022	December 20, 2022	December 16, 2022

<b>Cookie Program Sweep: #3 (Final I/O &amp; Booth payments)</b>			
<b>Region</b>	<b>Sweep Date</b>	<b>Outstanding Money Reports due</b>	<b>Deadline for banking changes to ACH</b>
Ann Arbor	April 14, 2023	April 11, 2023	April 7, 2023
Jackson	April 14, 2023	April 11, 2023	April 7, 2023
Kalamazoo	April 14, 2023	April 11, 2023	April 7, 2023
Lansing	April 14, 2023	April 11, 2023	April 7, 2023
Saginaw	February 1, 2023	January 27, 2023	January 25, 2023

**All additional sweeps take place the 1<sup>st</sup> & 15<sup>th</sup> of each month.**

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Troop Instructions (cont.)**

**Important Dates:**

Please refer to your region's sweep schedule

**Contact Information:**

Please contact the Help Desk Team for all ACH needs and inquiries to your Treats & Reads and Cookie Programs.

**helpdesk@gshom.org**

**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 its entirety and include appropriate documentation before it is submitted. The Outstanding Money Report form is available at [www.gshom.org](http://www.gshom.org). Your region's specific sweep schedule lists when it is due. **Please submit this form to helpdesk@gshom.org.**

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

