

Establishing A Bank Account

Troops earning, collecting or spending money need screened adult volunteers to establish and properly manage a bank account. Youth under the age of 18 are not allowed to be listed on any account. Starting December 2024, GSNorCal partners with U.S. Bank on new accounts. If you're taking over an established troop, the account could be with Wells Fargo or at another bank. The Council process for banking updates is the same for any bank. Please allow 10–14 business days to complete the new account opening process, and up to 30 days for change of signer approvals.

Troop Bank Accounts

Troops setting up new accounts, do so at U.S. Bank after receiving council approval. Please do not go directly to U.S. Bank or any other financial institution to open an account without submitting a request and getting an approval from council. GSNorCal cannot provide support or cover fees for accounts created outside this process. U.S. Bank sets up Troop checking accounts that have:

- No monthly fees or minimum balance required
- Access to U.S. Bank Online Banking
- A debit card
- Starter checks upon request

If there is not a U.S. Bank near you, please contact Info@gsnorcal.org.

Opening a Bank Account and/or Changing Signers

Troops can open a bank account or take over an existing one once they have two unrelated, currently registered adults with cleared fingerprints on file with GSNorCal. Troops also must have a troop number assigned by GSNorCal. Ideally, the Troop Treasurer should be the primary signer, and Troop Leaders can be co-signers. Both signers must complete Mandated Reporter training and any other required financial training.

When the troop is ready to open a new troop bank account or change signers on an existing account with GSNorCal, the primary signer needs to complete the [Bank Account Request and Signer Change Form](#) on our council website. Please submit only one account request per troop.

The council reviews the form and once approved, the signers will receive an email with the next steps and the required bank documentation. After following the steps and opening the account, email GSNorCal the last five digits of your account number and complete the [ACH form](#) for the finance department.

The screenshot shows the 'Bank Account Request and Signer Change Form' from Girl Scouts of Northern California. The form includes the following text:

girl scouts of northern california

Bank Account Request and Signer Change Form

This form is for a request to open a Girl Scout troop bank account or change signers. Do not go directly to a financial institution to make requests. Only Girl Scouts of Northern California (GSNorCal) troop bank accounts opened through this process are free of monthly service fees. Any fees associated with accounts opened outside the process will not be covered by GSNorCal.

Incomplete forms will not be accepted.

Please submit only one account creation request per troop with a minimum of two eligible signers to avoid delays. If a request is received with fewer than two eligible signers, we will be unable to process an authorization document. (SOLDED)

Girl Scouts requires two unrelated signers that have current adult membership to be listed on the account. There must be at least two signers on the account at all times. All account signers must be currently registered, have a current background screening with GSNorCal and be affiliated with a troop. All signers should be aware of the responsibilities of managing troop finances.

Signer #1 should be designated as Troop Helper or Troop Treasurer and have completed the Troop Treasurer online training in person.

Signer #2 should be registered as the Troop Leader.

Type of request *

Published 5/9/2024

How to avoid impropriety when working with a GSNorCal troop account:

Follow these best practices:

- The two signers on the account need to work together to manage the account.
- To make coordinating these efforts much easier it's recommended that signers use, share and check in about the [Troop Finance Tracking Sheet](#) on a regular basis.
- Troop bank statements should be reviewed monthly to ensure that deposits and expenses match your financial records.
- Signers need to provide transparent reports to the Girl Scouts and their families on a regular basis (at least quarterly). It's helpful to reference the Troop Finance tracking sheet when doing so.
- Keep troop funds in the bank. Do not store them in homes or offices.
- Never borrow Girl Scout money for personal use or use Girl Scout money for personal expenses. That is prohibited and subjected to legal repercussions.
- Troop checks may not be imprinted with the name of the leader/adult volunteer. Instead, the account should read "Girl Scouts of Northern California Troop ____" (5-digit troop number).
- Never write checks to yourself and/or reimburse yourself for expenses. Another signer on the account must write and sign that check.
- Do not withdraw cash or write out checks for "Cash" from the troop account.
- Use the troop debit card or write a check for expenses, whenever possible.
- Do not issue or let non-signers on the bank account use the troop debit card

Bank Account FAQs

Who can I contact for help? For questions, email info@gsnorcal.org or call 800-447-4475, Monday–Friday, 9 AM–5 PM.

Do I have to use U.S. Bank? No, however, should you choose to open an account outside of the council recommendation, GSNorCal is unable to assist you should you encounter any issues with your account.

Can I open an account online? No. Do not open an account online. You must schedule an in-person appointment and follow the GSNorCal process to avoid fees and ensure council support.

Is an initial deposit required? Yes, the bank may require an initial deposit of up to \$100. Troops often collect startup dues or have a signer loan the funds temporarily. A starter check may be used to reimburse the funds as soon as the account is open.

Does it matter who the first signer is on the form? Yes! The primary signer should be the troop treasurer. The troop leader should be the second signer on the account. Troop leaders and troop treasurers should be two different people.

Do all signers need to attend the appointment? Yes, all signers must attend the appointment together and have the required identification. Two appointments may be required for a bank's back-office approvals.

What should I do if I notice a fee has been charged on my account? If you have a question related to a bank charge, please call the bank to get more information. If you are unable to resolve an issue with a banker and the account has been opened through our council process at council bank partner, then contact GSNorCal for assistance at Info@gsnorcal.org or (800) 447-4475.

If the account is overdrawn, who is responsible for any fees? Overdrafts are the responsibility of the adult accountable for the overdraft. The troop should be reimbursed for the amount over drafted and any additional fees that may have been accrued by that person.

Will there be an entry on my credit history for opening this account? Under the council process, a credit check is never issued. However, signers' names are reviewed with a consumer reporting service which runs a bank history report to ensure there is not a record of mismanaging past checking privileges. This report is different from a credit check.

Are checks included with the troop bank account? This account provides blank starter checks, upon request, when the account is opened. Troops wanting additional checks must purchase them at the bank or through a third-party check vendor.