TROOP BANKING

Cash deposits

Three methods for getting cash into a troop account, with limits, costs, and guidance on which to use when.

There are three ways a troop can deposit cash: an Allpoint+ ATM, a cashier's check, or a money order. ATM deposits are the simplest for smaller amounts. For larger amounts, cashier's checks are the better path because there is no cap on the amount.

At a glance

METHOD	LIMIT	COST	BEST FOR
Allpoint+ ATM	$2,000 per card per day, or 100 bills, whichever comes first	No fee	Smaller amounts, routine deposits
Cashier's check	No limit	$8–15 typical bank fee	Larger amounts
Money order	Set by the issuing institution, varies	Cheaper than a cashier's check	Smaller amounts, cost-sensitive troops

1 Allpoint+ ATM

Troops can deposit cash directly at an Allpoint ATM, with two important qualifications.

- **Only Allpoint PLUS locations accept deposits.** All Allpoint locations allow cash withdrawals, but the deposit-capable subset is smaller, so troop leaders need to filter for it.
- **A physical debit card is required.** Digital-only cards cannot be used to deposit at an ATM.
- **The limit is $2,000 per card per day, or 100 bills, whichever comes first**

Locator: allpointnetwork.com/locator

WORTH FLAGGING TO COUNCILS

The limit is per card, not per account, and each troop receives two free physical debit cards. Two admins with cards can therefore deposit up to $4,000 per day between them. Additional physical cards are $8 each with 7–10 day delivery.

2 Cashier's check

This is the recommended route for larger cash amounts, because there is no cap.

1. Take the cash to a local bank. The troop does not need an account there — this can be the troop leader's own personal bank.
2. Exchange the cash for a cashier's check made **payable to the Girl Scout Council.**
3. Deposit the check via mobile deposit in the Crowded app.

IMPORTANT POINT FOR VOLUNTEERS

The money never enters the troop leader's personal account. It goes from cash straight onto the cashier's check, then into the troop's Crowded account.

Cost. Banks typically charge $8–15 for a cashier's check however there is no limit to the amount you can deposit.

3 Money order

Money orders are also deposited by mobile deposit through the app, and are usually cheaper than a cashier's check.

Limits. The purchase limit is set by whichever institution the troop leader buys the money order from, so it varies. Troop leaders should check with their chosen issuer rather than assume a figure.

Guidance on which to use

Smaller or routine amounts	**Allpoint+ ATM**
Larger amounts, such as end-of-booth or end-of-season cookie proceeds	**Cashier's check**
Mid-size amounts where the cashier's check fee is a concern	**Money order**

Working with bill denominations

Practical tips, not Crowded policy.

Getting smaller bills, for booth change floats

Troops need ones and fives on hand to make change at a cookie booth. Cash withdrawn from an ATM typically will not cover this, since most standard ATMs, Allpoint included, dispense only $20 bills.

- **Grocery store cash back.** Buy a small item at self-checkout or with a cashier and request cash back in smaller bills.
- **Customer service desks.** Ask at a supermarket or large retailer service desk to exchange a larger bill for smaller ones. This is usually the fastest option and costs nothing.

Getting larger bills, to work around the ATM deposit cap

This is the reverse case, and the one tied to depositing. Because the Allpoint+ deposit limit is 100 bills as well as $2,000, a stack of small bills hits the cap early. One hundred $1 bills maxes out the deposit at $100.

- **Consolidate before depositing.** The same customer service desk exchange works in reverse. Trading ones and fives for twenties before an ATM run means each deposit carries far more value within the same 100-bill limit.