

Crowded FAQ, Part Two—Questions During Trainings

Getting Your Crowded Account Started

How do we know which leaders will be put into Crowded?

For our new troops or troops with new leaders, we'll connect with you to see which volunteers will be on your account. For veteran troops, we'll use the Bank Information and Agreement Form we have on file. If you want to make changes, we can easily do that, just let us know.

Can I be an admin on more than one account?

Yes

When do our transactions start in Crowded?

When you are added to Crowded, you'll verify your account, then order your debit cards. Once your cards come in, you'll connect your old account to the new one and transfer funds. Your transactions will start from there. You don't have to turn in any financial records to the office, but you are welcome to track your transactions in whatever way works for you.

How soon are we to start using this platform?

We will add all troops/service units/camps in October and you should be using the new account no later than December 18.

What do we do with troop financial reporting for the year before we transfer to Crowded?

We are not requiring you to turn in financial paperwork to the Council office before you transfer to Crowded, but we encourage you to keep your paperwork in case there are any questions. Track in whatever way works best for you and note in your tracking when you make the connection to Crowded.

Are you providing onboarding and an explanation to our parents?

The Council is happy to provide whatever support you need. Just let us know what you want your parents to know and we can help.

Technology Questions

Where can we review privacy policies relevant to contacts and collecting money?

Here's a link to Crowded's privacy policy: <https://crowdedfinance.com/legal/privacy-policy/>.

When our troop has girls old enough to plan and prepare meetings, would they be able to be added as contacts and gain access to an expense card? Do you have to be 18 to get an expense card?

You do have to be an adult to have an expense card, but there is a possibility to add teen girls as "read only" members to the account so they can see/track expenses.

Have you had any troops pilot test this platform?

Yes, there are thousands of troops currently using this platform

I bank with Lake City, and I've struggled to make a Plaid connection before (that's the connection you make to connect the old account to the new one). Can you speak to that?

This happens occasionally. If the Plaid connection fails, you can connect the account manually using the routing and account numbers. You can also do this with an ACH transfer. If you need help, you can reach out, and Crowded can walk you through how to do this.

Is Crowded FDIC insured?

Yes, up to \$3 million. Crowded is backed by i3 Bank, a physical bank in Nebraska, which is where the funds are held, and the FDIC insurance comes from.

Payments/Expenses and Cards

What payment methods are accepted with Crowded?

Credit, debit, Apple Pay, Google Pay, ACH

If a volunteer is using an expense card and they lose a receipt and can't upload a pic, what happens?

Uploading receipts is totally optional. If someone doesn't upload a receipt, the expense will still show up and you can track it.

How would it be handled if someone uses a card in error?

Crowded has a compliance/fraud team you can work with if a card is used in error and the charge can be reversed.

What if a parent pays with their own card, then gives you the receipt to reimburse them. How would you reimburse them and have it tracked in the system?

You can reimburse them with a check or outgoing ACH transfer. There is no fee for either.

Will additional free cards be available in future years? Leaders change, cards wear, etc.

The credit for two free physical cards is reset each year, so yes.

How many cards can we get?

You will get credits in your account for two free physical debit cards. Any additional physical cards are \$8 each. Each account can have an unlimited number of digital expense cards. The "owners" of the physical cards also have access to a digital version of that card.

Do we have to use Crowded's collection platform?

No. That is totally optional.

Do we have to upload pictures of receipts?

While this is a best practice, it is optional.

Do we have to use the expense cards?

These are also optional. If you only want to use the physical debit cards, that is fine.

Can we write checks?

Yes. This is a request you can make through the Crowded app. Crowded cuts a physical check and mails it with no fee. You can also send an ACH payment to a vendor and pay that way (if it's an option with the vendor), also without a fee.

ATMs

Where are the ATMs located?

You can withdraw money at an AllPoint ATM with no fees. If you want to deposit funds through an ATM, you would use an AllPoint+ ATM. The list of ATMs can be found here: <https://www.allpointnetwork.com/locator>

Do you need a physical card to make deposits and withdrawals at an ATM?

Yes.

Are there ATM Fees at Allpoint and Allpoint+ ATMs?

There are no fees.

What denominations do AllPoint ATMs dispense?

Most AllPoint ATMS have \$20s, but this can vary by location.

What is the AllPoint+ deposit limit?

Allpoint+ ATMS are very limited in our Council, so not many will make deposits this way. For those who can use this method, it's \$2000 per card per day, or 100 bills, whichever comes first. Note that ordinary AllPoint ATMS are plentiful in our Council area, and that's how you can make withdrawals.

Has Council considered getting an AllPoint ATM for their offices/stores?

We've looked into this a bit, and it doesn't appear we qualify.

Deposits

Can you deposit personal checks?

Yes.

Can you deposit money into your personal account and then write a personal check and deposit that check into your Crowded account?

While this would not be a best practice, for small amounts (think \$20 or less), you could do this.

Will checks the Council is issuing to troops go directly into Crowded?

Correct! The Council will no longer send you a check; we'll deposit any money we owe you directly into your account.

Will the troop have to pay for a cashier's check or money order, if needed?

Yes, but the Council is issuing \$10 to every troop who has their account set up, money transferred, and old account closed by December 18. When looking at most troop financial histories, that should cover most accounts' deposits that are less than \$1000. Deposits over \$1000 can be made to a Council bank—1st Source, Fifth Third, Lake City, or PNC.

Is the Council going to give us \$10 every year to cover money orders and the like?

We will be giving \$10 for this first year while troops are refining their banking process.

Can we make transfers from Cheddar Up into our Crowded account, like we do into our bank now?

Yes.

How will Council make sure the correct troops receive their deposits during cookie season? Do we as leaders need to do anything special to make sure the cash is documented correctly?

You will add your troop number to the deposit slip when you take it to the bank.

How do we go about depositing into the Council account when we have \$1000 or more to deposit?

We will have deposit slips available when you pick up cookies.

What is the turnaround time for cookie money being sent back to troops?

Deposits will be sent back to troops weekly, but how often your troop receives a deposit will depend on how frequently you deposit money. If you deposit frequently, you'll receive a deposit weekly. If you deposit only a couple of times during cookie season, you probably won't receive a deposit each week. We'll have more information about this at cookie time.

We understand that if we are depositing \$1000 or more, we'll put that money in the bank. What do we do if we have less than \$1000 to deposit?

The most economical option is to use a money order. Money orders are \$1 or less and are available at stores like Walmart, Meijer, and banks. We are currently doing research on the best places in our Council to get money orders, so stay tuned for that list.

Are there a minimum number of transactions you must do to keep the account active?

There are no minimum transactions, and there are no minimum amounts required to be kept in the account.

Change for Cookie Season

How do we get change for cookie season?

Stay tuned; we are working on all sorts of options, including working with our Council banks, having change available at the offices, coming around to cookie booths early in the season, etc. We will help you get change, and we'll talk about it more at cookie time.

Fees

What are the collection link fees?

Using the collection link is optional, but if you choose to use it, it's 2.99% or a minimum of 60 cents for card payments—that covers debit, credit, Apple Pay, and Google Pay—and a flat \$5 for payment from a bank account. The troop chooses whether they absorb the fee or pass it on to the payer.

What fees are we going to encounter?

Only three—the collection link fee if you choose to use that option, fees for a money order for any deposits of less than \$1000 (that fee is \$1 at Walmart for a money order, less at other locations; we'll be providing a list of suggestions), and \$8 if you want more than two physical debit cards.

Is there a fee to deposit checks?

No, mobile deposit is free whether it's a personal check, cashier's check, or money order.