Crowded FAQ's

- **Why are we being asked to move our bank account?**

Bank account issues are one of the most common complaints we have from volunteers. Some accounts are being charged monthly fees, some don't have online access or receive bank statements, some take forever to set up, it can be difficult to change signers, and the issues are growing every year. This has occurred at most, if not all, our preferred banks.

Moving to Crowded allows for volunteers to have a more simplified setup experience and easier access to their account features. Plus, Crowded has additional features regular bank accounts don't have, like the ability to send payment requests to parents, issue temporary expense cards to other volunteers, and reporting features to better understand how money is being spent.

-I heard we have to use ATMS for everything. Do we?

No. Crowded uses the All Point Network for ATMs. There are two kinds —All Point and All Point+. All Point ATMS are plentiful across our Council, and these would be used to make cash withdrawals. All Points+ ATMs are currently in Fort Wayne only, and these can be used for deposits and cash withdrawals. More on that in the next question.

- **How will deposits work? Do we have to use an ATM?**

For deposits of $1000 or more, you will make your deposit into one of our Council accounts at First Source, PNC, or Lake City and Fifth Third.

We know we have a couple areas that do not have these banks, and we will make a separate arrangement for those troops.

For any deposits that are less than $1000, you should get a money order and take a picture of it with your phone to deposit it into your account through the Crowded app. With Crowded, you can set up a link to have parents pay the troop for things like dues and field trips, so most troops should have minimal deposits that require a money order.

Troops in Fort Wayne will have the option to deposit funds in an All Point+ ATM, if they prefer. Currently, those ATMS are only located in the Fort Wayne area in our Council.

- **If we want to make a deposit in an ATM, can we, and what is the limit you can put in an ATM a day?**
  Deposits can only be made at All Point+ locations. Currently in our Council area, these are located in Fort Wayne only. The deposit limit is $2000 per card per day or 100 bills (whichever comes first). We suggest deposits of $1000 or less be made with a money order, unless you are near one of these ATMS and prefer that method.

- **Are there ATM fees?**
  No, ATM fees are waived if you use an All Point or All Point+ ATM for withdrawals and an All Point+ ATM for deposits.

- **Where will we get change for our cookie booths?**
  Our best option so far is to get bills from an All Point ATM, then go to your personal bank and obtain change that way. Cash can be withdrawn from any All Point ATM, and these ATMS are readily available in our Council. Those locations can be found at https://www.allpointnetwork.com/locator.

We are still thinking of other ways to make sure troops have access to those fives and ones, so stay tuned for other ideas.

- **Will we still be able to use checks, or will it be card only?**

  Troops can write checks through Crowded for no fee. They will fill out the check information digitally and Crowded will send a physical check in the mail. Mobile check deposits are also accepted and completed through the Crowded app. Checks must be made out to Girl Scouts of Northern Indiana-Michiana.

- **Will each signer get their own card so we can track who spends how much on what?**

  Each troop will receive two free physical card credits from Crowded. If the troop wants another physical card beyond the first two that are free, there is an $8 fee. The free physical cards are deployed through a credit system. When a troop leader goes to order a physical card, they'll see two card credits in their account that waive the $8 fee.

  Troops can also issue digital expense cards to other volunteers, so a volunteer without a physical card could make a purchase using Apple Pay or Google Pay.

- **How many signers can we have per account?**

  You must have two signers for your account.

- **How does this change end of year reporting requirements?**

  You will no longer have to complete any reports at the end of the year, hooray!

- **Crowded accepts many payment methods. Will there be restrictions for the Girl Scout account, or will all be available to us?**

  Crowded accepts all credit, debit, Apple Pay, Google Pay and ACH payments

- **Do Troops need to complete a new ACH form?**
  No

- **Will we still need Cheddar Up if we use Crowded?**
  With Crowded, you can make collection links, like you can in Cheddar Up, so you will no longer need to use Cheddar Up.

- **Are we allowed to opt out of moving to Crowded?**
  No, all our troop, service unit and camp accounts will move to Crowded.

  Please note, training will be available on gsLearn to further explain this system.