



Banking Crowded Pilot

Crowded is an online platform that empowers organizations to bank, collect, and spend all in one place. The Council will be piloting this platform to support troop money management.

Frequently Asked Questions

- 1. When will the pilot take place?** The pilot will begin in October 2025 and end in March 2025.
- 2. How can I sign up for consideration to participate in the pilot?** Service Unit Managers and Service Unit Money Managers must first mutually agree to join the pilot. From there, either the Service Unit Manager or Service Unit Money Manager may fill out the required JotForm by September 5, 2024, to be considered for the pilot: <https://gscnc.jotform.com/membership/crowded-pilot-interest>
- 3. How many Service Units and Troops will be selected to participate in the pilot?** Ten (10) Service Units with up to 80 new and existing Troops will be selected to participate in the pilot.
- 4. How will Service Units be selected to participate in the pilot?** The geographic distribution of Service Unit participation will be a factor in determining the Service Units selected for the pilot. From there, Service Units will be selected randomly.
- 5. If my Service Unit is not selected to participate in the pilot, when will this opportunity be open to all Service Units?** If the pilot is successful, the Council plans to make this available to all Service Units opening accounts for newly formed Troops beginning in April 2025.
- 6. What are the expectations for Service Units selected to participate in the pilot?** We want Service Units to provide honest feedback on their experience using Crowded. This feedback will be taken into consideration when the Council determines whether to continue the relationship with Crowded at the conclusion of the pilot.
- 7. How will the Service Unit and Troop feedback be provided to the Council?** The Council will send out two (2) surveys via JotForm around early December 2024 and March 2025 to obtain feedback from Service Unit Money Managers and Troop Money Managers.
- 8. What will happen to the pilot service units and troops if the Council does not move forward with Crowded?** If the Council decides not to continue with the relationship with Crowded after the pilot's conclusion, Troops will need to establish new accounts with another banking institution.
- 9. If my Service Unit participates in the pilot, will all Troops in my Service Unit be required to move to Crowded?** No, GSCNC will not require Service Units or Troops to change banks.
- 10. When will currently established Troops be eligible to use the Crowded banking platform?** If the pilot is successful, the Council will allow newly formed Troops to sign up for Crowded beginning in Spring 2025. In Spring 2026, the Council will allow any Troop to move to Crowded if they wish to do so.
- 11. What if my newly formed Troop wants to establish our new Troop account with Crowded, but my Service Unit does not want to use Crowded?** At this point, the decision for a Troop to have a bank

account with Crowded requires Service Unit leadership buy-in, as the Service Unit leadership will be providing oversight and management of Troop accounts.

12. **How will Troops be able to deposit cookie money?** Yes, Troops can deposit cash from cookie sales for a fee. Please see pages 3 and 4 for a list of those fees.
13. **What is GSCNC planning to do about PNC fees for Service Units that do not move to Crowded?** Unfortunately, there is nothing GSCNC can do about the fees that PNC charges. This is why GSCNC explored this new banking opportunity with Crowded.
14. **When will PNC fees start being charged on Girl Scout accounts opened before April 2024?** We are still awaiting a decision from PNC on when they plan to phase out Nonprofit Business checking accounts used by Troops before April 2024. The Council will communicate once a decision from PNC is made.
15. **Are there bank fees associated with using Crowded?** Yes, there are fees associated with using Crowded. Please see below for a list of those fees.
16. **Will GSCNC now allow Troops to use electronic payment platforms like Venmo for Product Programs?** The current policy on the use of personal electronic payment platforms will not change. Please see Volunteer Essentials for more details.

FEES		
Transaction	Type	Fee
Debit Cards	Digital	\$0
	Physical Card	\$8.00
Shipping	Standard	\$0
	Express	\$10 -15
ATM	Deposit	0.5%
	Withdrawals	\$0 *
Check	Deposit	\$5.00
	Send	\$7.50
Collect assign to payer or payee	Card	2.99%, min of \$.60
	ACH	Lesser of 2.99% or \$5.00, min. of \$.60
	Point of Sale	3.5%
ACH	Incoming	\$0
	Outgoing	\$2.49
	Returned	\$2.49
Wire Transfer	Incoming	\$13.00

*at participating All Point or All Point+ ATMs. Cash withdrawals at other ATMS incur a \$2.50 fee and a 1% fee outside of the US.