

TROOP/GROUP BANK ACCOUNT PACKET



CHECKLIST FOR OPENING YOUR GROUP'S ACCOUNT

Note: Accounts set up in retail branches will create problems. Free first box of checks are not included. In order to reduce or eliminate errors, follow the process as outlined. If for some reason you will not be able to open your account at Wells Fargo, please contact your Community Development Director for instructions.

STEP 1: Contact your service unit

The service unit is always the first point of contact. Practices such as having service unit team members as signers vary by service unit or area.

STEP 2: Complete the forms

1. Bank Account Creation form with information for at least 3 signers*.
2. Authorization Form for Information in Connection With Business Account Application. (The three signers must be the same on both forms.) Please title the account Girl Scouts of Northern California Troop _____ (5 digit number).

*The first signer must be the Troop Treasurer or the person to receive paperwork. Members of the same family **may not** be signers on the same account, and GSNorCal staff members cannot be signers on group accounts. It is important that all the boxes are complete. Please contact your Service Unit Treasurer for any further guidelines within your service unit.

STEP 3: Mail the forms to Wells Fargo Bank

In compliance with the council's Information Security and Data Protection Policy, documents with sensitive personal information may not be faxed or emailed. For more details on this policy, please review the Council Resource Guide page 94.

- Mail the Bank Account Creation and Authorization Forms to:

Sherwin Nitura, Business Associate
Wells Fargo Bank
MAC A0303-06F
1200 Concord Avenue, Suite 650
Concord, CA 94520

Do **NOT** mail any cash or checks with these forms.

Retain a copy of the documents for troop records and destroy once the account has been opened.

Within 3 business days of receiving this information, the bank will confirm receipt. If you need assistance in opening your bank account, please contact your Service Unit Treasurer. If you have banking problems unrelated to opening your account, please contact Wells Fargo national business banking center at **(800-225-5935)**.

STEP 4: Fund Account; Receive and sign bank agreements; return promptly

Upon opening the troop account, the bank sends the "Business Account Application" and "Authorization for Information" with the signers' information, confirming the account. **Deposit troop funds once account is open.** Review these forms, obtain all signatures, and mail back to the bank as soon as possible. A return envelope should be enclosed. If an address was not provided you may drop off at any Wells Fargo branch or ask your Service Unit Treasurer for direction.

STEP 5: Receive checks and ATM/debit card

Within 7-10 business days you should receive a box of checks, an ATM/debit card and a PIN number for the card. These items will arrive separately.

STEP 6: Sign up for online banking and online statement delivery

Sign up for online banking and online statement delivery at www.wellsfargo.com/biz. Due to the increases in fraudulent activities, it is strongly recommended that everyone signs up for this service, and it's free! Cancel the paper statement.



Wells Fargo Bank Account Creation Form

Use this form to open a new bank account.
 Mail this form with the Business Account Application to:

Sherwin Nitura
 Wells Fargo Bank
 MAC A0303-06F
 1200 Concord Avenue, Suite 650
 Concord, CA 94520

Allow 3 days from receipt of these forms for confirmation by Wells Fargo. Please review the Council Resource Guide for further information. If you have questions, check with your Service Unit Treasurer.

A. General Information

Name: Girl Scouts of Northern California	Tax ID #: 94-1551410
	5-Digit Troop Number:

B. First Signer's Information

Full Name:	Home Telephone:	
Address:	SSN:	
City/State/Zip:	Date of Birth:	
Email:	Employer:	
CA ID #: (Driver's License)	CA ID Issue Date:	CA ID Exp Date:
Secondary ID (Check Type): <input type="checkbox"/> Visa <input type="checkbox"/> MC <input type="checkbox"/> Disc <input type="checkbox"/> Amex		Exp Date:
<input type="checkbox"/> I have completed the GSNC volunteer screening process		

C. Second Signer's Information

Full Name:	Home Telephone:	
Address:	SSN:	
City/State/Zip:	Date of Birth:	
Email:	Employer:	
CA ID #: (Driver's License)	CA ID Issue Date:	CA ID Exp Date:
Secondary ID (Check Type): <input type="checkbox"/> Visa <input type="checkbox"/> MC <input type="checkbox"/> Disc <input type="checkbox"/> Amex		Exp Date:
<input type="checkbox"/> I have completed the GSNC volunteer screening process		

D. Third Signer's Information

Full Name:	Home Telephone:	
Address:	SSN:	
City/State/Zip:	Date of Birth:	
Email:	Employer:	
CA ID #: (Driver's License)	CA ID Issue Date:	CA ID Exp Date:
Secondary ID (Check Type): <input type="checkbox"/> Visa <input type="checkbox"/> MC <input type="checkbox"/> Disc <input type="checkbox"/> Amex		Exp Date:
<input type="checkbox"/> I have completed the GSNC volunteer screening process		

Authorization for Information in Connection with Business Account Application



Name of business account applicant

By signing below, I authorize "Wells Fargo Bank" to obtain verifications and reports from reputable agencies on my accounts and financial affairs from time to time, such as credit bureau reports and account status reports on me as an individual, in connection with the business account application identified above and any other account applications by this business. I understand that Wells Fargo requests this information to reduce fraudulent accounts, to prevent access to financial information and accounts by unauthorized persons, and for other legitimate business reasons. Should the information obtained from any such verification or report cause Wells Fargo to decide to deny the account application for the above-named business, I also authorize Wells Fargo to communicate, either explicitly or implicitly, to any co-applicant and to any co-owner, director, officer, or employee of the business that the denial was based in whole or in part on such information. I also authorize Wells Fargo to use such information and to share it with its affiliates in order to determine whether the business is qualified for other products and services offered by Wells Fargo and its affiliates.

Print name of individual

Customer Signature 1

Date

Home address: Street

City

State Country

Zip code

Phone number

Identification Type and Number

Date of birth

Social Security number

Print name of individual

Customer Signature 2

Date

Home address: Street

City

State Country

Zip code

Phone number

Identification Type and Number

Date of birth

Social Security number

Print name of individual

Customer Signature 3

Date

Home address: Street

City

State Country

Zip code

Phone number

Identification Type and Number

Date of birth

Social Security number

Print name of individual

Customer Signature 4

Date

Home address: Street

City

State Country

Zip code

Phone number

Identification Type and Number

Date of birth

Social Security number

This form is available on Forms Online at: <http://formsonline.homestead.wellsfargo.com> in the Store Forms category.

ABOUT TROOP/GROUP FUNDS

Important Information About Accounts

- Girl Scout group funds cannot be co-mingled with personal accounts.
- Group checks are not to be imprinted with the name of the group leader/adult volunteer.
- All volunteers who handle money must be registered as current Girl Scout members and have completed the application and screening process.
- Any one of the three signers may write checks for group expenses (multiple signatures are not required).
- Overdrafts are the responsibility of the adult accountable for the charge. The troop should be reimbursed by that person.
- When a signer leaves the troop, use the Wells Fargo Change Form or go into a branch to change signers. Please note that the branches may require all signers to be present.
- Please note that although there is no minimum balance required for this account, an initial deposit must be made to fund the account and at least a few dollars must be kept for the account to remain active. Accounts will not remain open with a zero balance. Over-drawn accounts are also subject to closure and/or fees.
- If you go into a branch office and they offer additional services, please inform them that you cannot participate in their programs (rewards, bill pay, etc.)
- If you have a question related to a bank charge please call the Business Banking Center for more information. The service center cannot waive fees but they can explain them or remove the options that may have created the fee.
- Contact your Service Unit Treasurer for assistance in having an erroneous fee reversed. If your bank account originates in a branch, any charges for checks will not be reversed. Requests for fee reversal must be within 60 days.
- Please note that statement fees will be assessed unless you sign up for online banking statements and STOP the paper statements.

Always Remember:

The money in the bank account belongs to the troop/group. The girls should be part of all decisions regarding how the money should be used, and it is important that the girls and families know how much money is in the account (and what activity has taken place) at least once or twice a year—more often is better.

Financial Literacy Skills for Girls

Making financial decisions and handling the troop/group's money is considered an important part of the Girl Scout program. Even the youngest girls should be a part of making decisions on how the money is spent. The youngest girls could be given choices between purchasing patches or other items as opposed to doing additional activities instead. The troop/group adults should never make financial decisions without consulting the girls in at least a general way on how their funds should be spent.

Other ways to involve girls in their finances:

- Even the youngest girls could learn to collect dues and count the money
- Collecting money and making change at booth sales of fall products or cookies
- Investigating the costs of doing certain activities
- Computing how many boxes of cookies would need to be sold in order to be able to afford certain activities
- Keeping financial records
- Assisting the troop's adult treasurer in reconciling bank statements
- Assisting the troop's adult treasurer in completing the Troop/Group Finance Report.

To protect girls from legal liability, they may NOT be signers on the troop/group bank account.

Please consult the Council Resource Guide for more information about Girl Scout troop/group funds.