GSNETX Volunteer Crowded FAQs

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Getting Started with Crowded

Where can I find out more information about Crowded at GSNETX?
www.gsnetx.org/crowded

Is there a training for Crowded? Yes! Search for 597 Crowded Banking Basics in gsLearn.

Why is GSNETX partnering with Crowded? GSNETX is partnering with Crowded to simplify the volunteer experience around Girl Scout finances. Partnering with Crowded also allows GSNETX to create a consistent way for money to move between volunteer accounts and the council.

Do we have to sign up with Crowded to get our fall product proceeds, for ACH pulls during cookie season, or to receive our SU rebate? Yes. In GSNETX, volunteers may choose to transition fully to Crowded or to continue using their existing bank account while linking it to Crowded. Linking your account to Crowded will replace our previous bank account registration process and allows GSNETX to send funds and manage cookie season transactions.

Will GSNETX ever make the decision to force all troops to solely use Crowded? GSNETX does not have plans to make this decisions at this at this time, so long as our current process continues to work well.

Is there a deadline for existing groups to set up their Crowded accounts? GSNETX's goal is for all accounts to be set up by December 15, 2026. "Set up" means that there are at least two currently registered volunteers with eligible background checks who have verified their identity and are connected to the Crowded account AND that the Crowded account is either being used as the primary bank account and or that the group's traditional bank account is linked to Crowded.

Will new troops be required to use Crowded as their primary banking solution? New troops will be introduced to Crowded as their primary troop banking solution but exceptions will be made if and when needed.

I haven't received my invitation to Crowded. What should I do? First, check your spam / junk folders. If you still do not see it, fill out the form at www.gsnetx.org/bankaccount and select "Create a new Crowded account." If someone does not have a current membership or eligible background check, they will not be sent a Crowded invite.

When are SU rebates coming? How do I know if we are getting ours?
All 2026 SU rebates – including cookie rebates and bonuses, Family Partnership rebates, and any outstanding custodial account funds – will be put into Crowded by the end of September 2026. In order for SUs to access them, they will need to have completed their SU financial report for the year and have two admins on their sub account in Crowded.

Is there a Crowded app? Yes! There is an app that lets you log in and manage finances, deposit checks, and more.

Crowded sounds great! What do I need to close my traditional bank account I currently have after I transfer my funds into Crowded? Reach out to your traditional bank institution to follow their specific process to close an account. It varies from bank to bank and may include one or more signers physically visiting a bank location. Simply transferring all funds out of an existing bank account will not automatically result in it being closed and in fact can result in penalty fees. If you are unable to close an account for any reason, such as a former volunteer being on the account, please reach out to customercare@gsnetx.org for support.

Account Setup & Administration

Can a group have more than one admin listed on its Crowded account? How do we add more "signers" on our Crowded account? Groups should have a minimum of two admins listed on their Crowded account, just like any other Girl Scout bank account, and can have more. Changes to Crowded admins or traditional bank account signers can be requested through the form at www.gsnetx.org/bankaccount.

Do I have to have a separate Crowded set up for each troop / club / SU I'm involved with? Volunteers who serve multiple troops or service units may be linked to multiple Crowded sub accounts using just one Crowded profile and login. Once logged in, you can toggle between accounts you have access to on the bottom left-hand corner of your browser or in top right-hand corner of the app.

Please note that invitation emails may not always clearly identify which account the invitation is associated with. If you are unsure, contact Customer Care for assistance at customercare@gsnetx.org.

Does Crowded require a minimum balance or minimum account activity? No. Crowded accounts do not have minimum balance requirements or minimum transaction requirements.

Why is there a staff member on my Crowded account? Staff members may need to access your account when setting up admins, reviewing your account, or solving questions related to a case. Only limited staff members have privileges to do this and will likely remove themselves once your case is closed or questions are answered.

Cookie & Product Program Questions

How will troops handle large cash deposits during the cookie program? GSNETX is pleased to offer four different options for cash deposits related to Crowded, as outlined in the Crowded x GSNETX Cash Deposits Guide, found at www.gsnetx.org/crowded.

Additionally, in GSNETX, volunteers may choose to transition fully to Crowded or continue using their existing bank account while linking it to Crowded. If a troop keeps its traditional account, cash deposits can continue as they do today.

For troops using Crowded as their primary account, GSNETX will continue to provide multiple options for handling cash deposits during product programs so troops can choose the method that works best for their situation.

If my troop keeps its traditional bank account, how are cookie payments handled? Troops that maintain a traditional bank account will need to have the appropriate amounts funds into their Crowded account before scheduled cookie payment withdrawals. GSNETX will provide reminders well in advance throughout cookie season and will assist with moving funds as needed. Because ACH transfers generally take two to three business days, troops should allow sufficient time for funds to arrive in Crowded before scheduled withdrawals. GSNETX is looking at ways that staff can provide more direct support for this process during the cookie season.

Some volunteers have shared that while they plan to keep their traditional account open, they will primarily use it for cash deposits only and will keep all their funds in their Crowded account so the funds will already be there during cookie season.

Will GSNETX charge fees when cookie proceeds are withdrawn from my account? No. There are no fees charged when GSNETX processes cookie payment withdrawals.

Do I have to have my Crowded account set up to participate in the fall product program? You may start the program without your Crowded account being set up, but we are asking troops to have their Crowded account active with two admins who have verified their identities and accepted their invites by October 21, 2026, to easily access their fall product proceeds.

How will checks and money orders be handled with Crowded? Checks and money orders intended for Crowded should be made payable to GSNETX and volunteers should deposit them into their sub account using the Crowded app. Instructions are here: Check Deposit.

Payments & Money Movement

Can parents make payments through Crowded? Yes. Crowded offers payment collection tools that allow troops to collect funds electronically using the Collections feature. Parents do not need to maintain a Crowded balance to make payments, and multiple payment methods are available.

Can I use Crowded's payment Collection feature if my troop keeps its traditional bank account? Yes. Troops that keep a traditional bank account can still use Crowded's collection tools. Funds collected through Crowded can be transferred to the troop's linked bank account as needed.

Can I continue using Zelle, Venmo, or PayPal? Crowded does not replace payment tools associated with your traditional bank account like Zelle. However, Crowded offers built-in payment collection features that may reduce the need for third-party payment platforms. There are no fees to link Venmo or PayPal to Crowded. GSNETX recommends that troop funds be managed through approved troop financial accounts and not through volunteers' personal payment accounts.

What fees are associated with the Collections feature in Crowded? Processing fees apply to payment collection transactions. Groups may choose whether to absorb the fee or pass it along to the payer. Fees vary depending on the payment method used – 2.99% on card transactions (most common) and a $5 flat fee on ACH transactions. Some volunteers are adding a small increase to fees to make up some or all of the difference – for example, dues that were previously $50 may be

$52 this year. Other plan to alternate covering the fee vs. passing along the fee depending on the amount and timing during the year.

How long does it take to transfer money from my traditional bank account into Crowded? Transfers made through linked bank accounts generally take two to three business days.

Can I transfer funds between accounts if I have access to more than one Crowded sub account? Yes. If you are an admin on multiple Crowded sub accounts, you may transfer funds between accounts.

Cards & Spending

When I assign money to an Expense Card in Crowded, does that reduce my available account balance? Yes. Funds assigned to an Expense Card are deducted from the available balance in the Crowded account.

Can I issue an Expense Card if my troop keeps its traditional bank account? Yes. However, funds must first be transferred into the troop's Crowded account before they can be allocated to an Expense Card. Funds assigned to an Expense Card are no longer available in the account balance until they are unassigned or spent.

I thought each account got two free physical cards. Why am I being charged for physical cards? There is a 24-hour wait period from the time we create a sub account until the two free physical card credits are added to that sub account. If troop leaders attempt to order a physical card as soon as they receive their Crowded invitation, they may see an $8 charge for the cards. Crowded is working to make this immediate upon account creation soon.

Do the two free physical card credits apply per person or per account? The two free physical card credits are provided per Crowded sub account, not per individual user.

Reporting & Recordkeeping

Will transaction tags eventually align with categories used in the annual GSNETX financial reports? We hope to figure this out soon! Right now, volunteers can create tags within their own sub accounts. GSNETX is exploring with Crowded how tag categories can be standardized in a way that better supports annual financial reporting. More financial report info coming by March 2027.

Do I need to keep paper receipts if I upload receipts into Crowded? That decision is up to your troop. Crowded allows volunteers to store digital copies of receipts, but troops may choose to retain paper copies if they prefer.

Can I export transaction history from Crowded? Yes. Crowded allows users to filter and export transaction data.

Can I receive paper statements from Crowded? Crowded does not currently mail paper statements. Statements are available digitally through the Crowded dashboard. Email notifications are sent when statements are ready. Volunteers may download and print statements as needed.

Support & Help

Who should I reach out to if I need support with Crowded?
customercare@gsnetx.org. If you bring an issue to GSNETX that is beyond our scope, we'll escalate it to Crowded on your behalf.