



Girl Scouts of Northeast Texas Handbook

Girl Scouts of Northeast Texas & Crowded Partnership

The leadership team of the Girl Scouts of Northeast Texas recognized that there was a need to provide unified, transparent and digital banking and financial management for GSNETX volunteers. To achieve this, they have partnered with Crowded! Troops across the region will adopt Crowded's software to manage their funds, collect troop* dues, and make purchases on behalf of the troop*.

*You'll see lots of references to "troop" in this guide - in GSNETX, this also applies to service units, clubs, camps, and more!

Say Goodbye To

Bureaucratic account creation

Trips to the Bank

Reimbursements & lost receipts

In-person account signatory handover

And Hello To

Same-day account opening

100% online banking

Instant digital debit cards

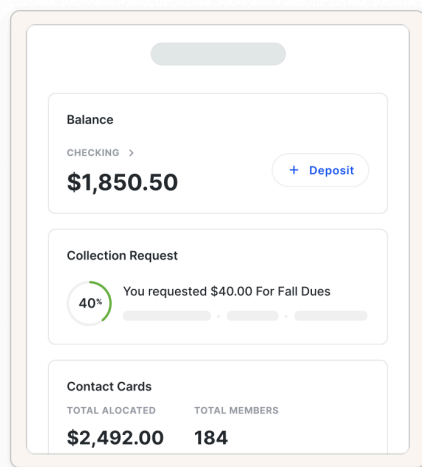
Online account handover

About Crowded

Founded in 2021, Crowded is a 100% digital financial management platform dedicated to the needs of nonprofits. Our aim is to make nonprofit finances easier to manage, by increasing transparency across organizations, making all financial actions available 24/7 online, and reducing money mismanagement.

1

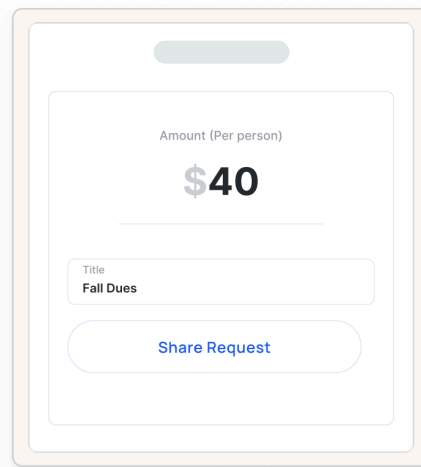
Bank



FDIC-insured bank accounts with subsidiary accounts for Troops & Service Units

2

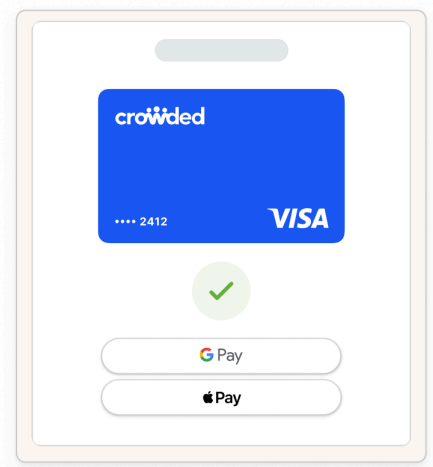
Collect



Collect funds into dedicated bank accounts through secure online payment links

3

Spend



Control and oversee purchases with Visa® debit cards made by Troop Leaders & volunteers

How Troops can best use Crowded

Keep Troop Funds in Secure Bank Accounts

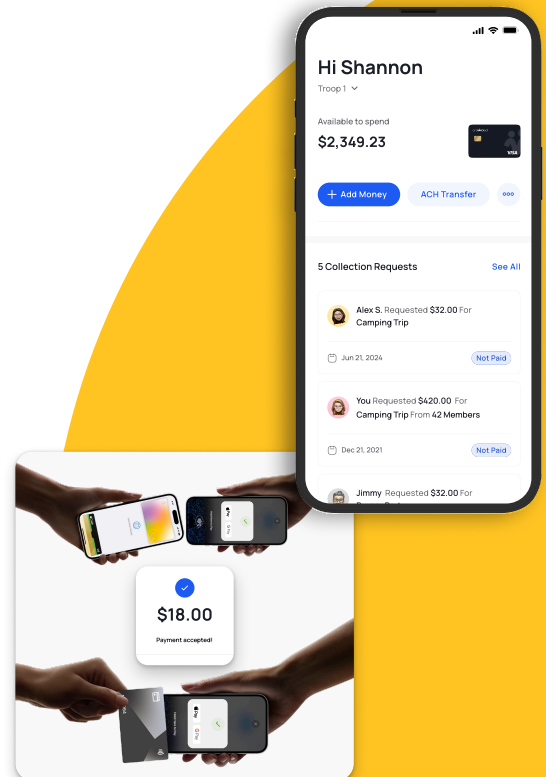
- ✓ No minimum balances & unlimited transactions
- ✓ Enjoy 100% online banking – from setup to officer handovers
- ✓ Easy account opening - no incorporation documentation required!
- ✓ FDIC insurance on deposits up to \$3,000,000

Simple Troop Payments

Create payment links for

- Dues
- T-shirts
- Trips

- ✓ Send reminders to parents who haven't paid
- ✓ Keep all incoming payments organized
- ✓ No app download required & secure online checkout for parents

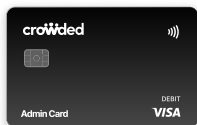


Transparent Troop Spending

Make purchases with troop funds, no need for reimbursements

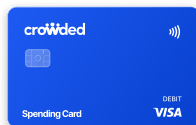
- ✓ Unlimited free digital cards
- ✓ First two troop physical cards free per year!

Admin Cards

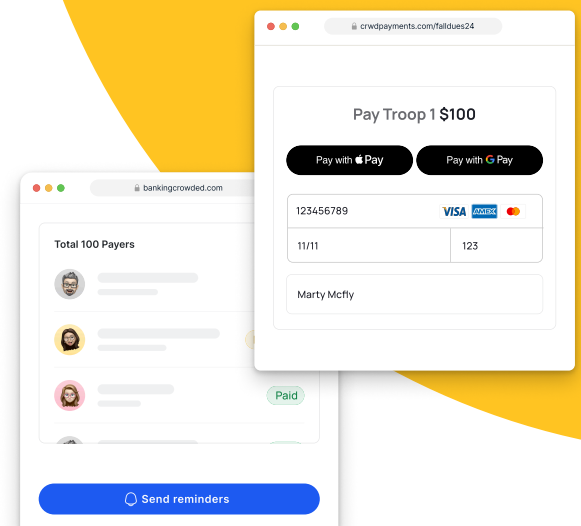


For Troop Leader usage.
Full access to your troop's
checking account.

Expense Cards



Assign to parents for troop
spending. Controlled funds &
visibility into spending.



Special Pricing for Girl Scouts of Northeast Texas

Girl Scouts of Northeast Texas gets lower fees! Please refer to this document for the relevant pricing & fees. 1

Bank Services

Minimum Balance / Service Fees	None
Overdraft Fees	None
Incoming & Outgoing ACH (when not using Collect)	Free & unlimited
Incoming & Outgoing Wire Transfers	Free & unlimited
Check Issuance / Deposit	Free & unlimited
Bill Pay	Included (all tiers)
Accounting Features	Included (all tiers)

2 Payment Processing (Collect)

Card Processing	3%, min of \$0.60
ACH for Collect	\$5.00/transaction

3 Cash and Spending

Mobile Wallet Withdrawals	Free & unlimited
In-Network ATM Withdrawals & Deposits	Free & unlimited
Out-of-Network ATM Withdrawals	\$2.50 each
Cashier's Checks	As charged by issuing bank
Digital / Virtual Debit Cards	Free & unlimited
Physical Debit Cards (first 2 per troop/yr)	Free
Additional Physical Cards	\$8.00 each (incl. postage & handling)

Girl Scouts of Northeast Texas covers a monthly account fee cost for all volunteer sub-accounts.
There is no fee for volunteers to use Crowded.

Any other features or payment methods not listed here: see bankingcrowded.com/pricing

Check Deposit Guide

- 1 Ensure** the check is made out to the LEGAL name of the account. In most cases this is "Girl Scouts of Northeast Texas."
- 2 Signature**, the back of the check must be signed by the check's owner.
- 3 Endorsement**, make sure "For mobile deposit only at i3 Bank" is written.
- 4 Check the box**, if the paper check has a checkbox for mobile deposits, it is also required to check it.

Note: Keep in mind that all checks are not formatted similarly. For example, some checks will have statements such as, "DO NOT WRITE, STAMP, OR SIGN BELOW THE LINE." Please follow the instructions outlined above as well as the instructions listed on the back of your check before completing your deposit to avoid rejected checks.

How to Deposit on the Crowded Mobile App

From the main dashboard of the mobile app, tap on the three dots below the image of your card and then select "Check Deposit." Input the amount of the check, and take a photo of the front and back.