

# ACH Debits & Credits

1. Troops that owe funds will be debited once by GSGLA, on the date provided in the timeline (see the *Bite-Sized Cookie guide for dates*).
2. Troops must deposit sufficient funds in their troop bank accounts in time for funds to be available for the debit.
3. The amount due is listed on the eBudde Sales Report in the Council Proceeds section. It is possible that due to customer payment of Digital Cookie orders, that the troop will actually be owed a credit from GSGLA. This will be issued one week after the ACH debit.
4. If troops need to adjust their payment amounts, they must submit a *Debit Adjustment Request* form by the due date listed in this guide, so there is time to modify the bank's instructions. Troops should make every effort to collect ALL money owed from parents/caregivers before the ACH debit is due to mitigate the need for a debit adjustment and all the work and follow-up required. We receive several each season that could have been avoided with a bit more effort by the troop earlier on. If you do not submit the request in time, and the ACH debit is not honored by your bank, the ACH debit will be rejected. See #7 below.
5. Additional ACH debits will occur at GSGLA's discretion to accommodate missed troops, troops with collection issues, and ACH returns.
6. Troops will be charged for all NSF fees related to the ACH debit on the troop bank account. Due dates are well publicized, and troops need to be aware of their financial obligations. GSGLA will automatically process the ACH debits according to the calendar, and troops need to plan for it. Troops that allow an ACH debit to be rejected will be charged for GSGLA's bank fee, which takes away from the Girl Scouts' proceeds.
7. Troops that are delinquent are subject to intervention by GSGLA. Rewards will be withheld, and Girl Scouts will not be allowed to attend any reward events. Troops will forfeit their Early Renewal or troop PGA incentives if they do not make their payments on time. Certified checks may be required for late payments. Troops that are delinquent in their payments may be prevented from participation in future product programs. All of these scenarios could impact the girls' Girl Scouting experience.