



2021-2022

Troop Banking Guide

ALOHA,

This guide will provide all the information needed to open a new Troop checking account or make changes to an existing Troop checking account.

- Girl Scouts of Hawai'i Council (GSH) rules and requirements to be an authorized signer.
- Steps to open a Troop checking account at any branch of American Savings Bank and enroll in ASB Online Banking or ASB Mobile Banking.
- Provide an FAQ for general account-related questions.



Girl Scouts of Hawai'i created a partnership with American Savings Bank and together, have established the steps to open and maintain a *GSH Troop Checking Account.

Girl Scout Troop accounts can be opened at any branch of American Savings Bank.

Girl Scouts of Hawai'i Council (GSH) is the “parent” of all Girl Scout Troop accounts and uses the Tax ID Number of GSH, therefore:

- GSH has full ownership rights on all Troop accounts:
- Allows GSH to obtain information, transact or close the account
- Any unused funds after a Troop disbands or becomes inactive, is the property of GSH.
- Each Troop's bank account information must be kept on file with the Troop Treasurer, Service Unit Treasurer, and at GSH Council.

For any questions or concerns, contact us:

Via our website at: <https://www.gshawaii.org/>

Va email to: customercare@gshawaii.org

Calling Customer Care at 808.595.8400

***Troops may not open bank accounts at other financial institutions
without advance approval from Girl Scouts of Hawai'i.**

Rules & Requirements

<p>Ownership of funds</p>	<p>The Girl Scouts of Hawai'i, Council is the “parent” of all Girl Scout Troop accounts and therefore has full ownership rights to obtain information or disburse funds. When a troop disbands or is inactive, any funds remaining become the property of the Girl Scouts of Hawai'i Council.</p>
<p>Authorized Signers must</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Be an active registered member of Girl Scouts of Hawai'i <input type="checkbox"/> Be over the age of 21 <input type="checkbox"/> Obtained a clear background check from GSH <input type="checkbox"/> Have a valid, current legal approved identification (driver's license, state ID, passport)
<p>Responsibilities of all authorized signers</p>	<p>To manage the Troop funds</p> <ul style="list-style-type: none"> <input type="checkbox"/> Follow the Girl Scouts of Hawai'i and the Troop Finance Guide for policies and procedures <input type="checkbox"/> Enforce the 2 signatures required on each check (un-related adults) <input type="checkbox"/> A minimum of two (2) signers must enroll in American Savings Bank's Business Online Banking. Once enrolled, one of the users will need to login and change to “paperless statements” in order to avoid a paper statement fee. <p>Debit cards are not allowed on the account.</p>
<p>Bylaws (Rev 8/21)</p>	<p>Each troop must submit the Girl Scouts of Hawai'i Bylaws annually. These must be approved by Council to be accepted by American Savings Bank.</p> <p>Troop Bylaws are required to:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Open a new Girl Scout Troop checking account. <p>A new Troop Bylaws form is required to:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Make changes on an existing Troop checking account <ol style="list-style-type: none"> a. Add or remove a signer/user b. Add an additional signer/user <p>Complete Bylaws and list all names of registered adult Girl Scouts that will be authorized to sign on the Troop Checking Account.</p> <ul style="list-style-type: none"> <input type="checkbox"/> New Bylaws will supersede previous Bylaws on the account. i.e., if a name is not listed on the current Bylaws for the Troop, they will no longer be authorized and will no longer have access to Business Online Banking.

ASB Business Online Banking

Getting Started

GSH requirements to be authorized on the Troop account:

- Are a registered Girl Scout member
- Have a recent criminal background check on file
- The troop is in good standing with GSH Council.
- Names listed on Bylaws will need a valid ID and to visit an ASB Branch (at opening or at a later time)

<p>Fill out Bylaws</p>	<p>The Bylaws are a fillable form found on the Girl Scouts of Hawai'i website:</p> <ul style="list-style-type: none"> • https://www.gshawaii.org/ > Forms > Girl Scouts Troop Bylaws. • The completed Troop Bylaws should be emailed* to customercare@gshawaii.org (preferred), faxed, or mailed to GSH, Membership Manager, 410 Atkinson Drive, S2E1, Box 3, Honolulu, HI 96814.
<p>Submit to GSH</p>	<p>For new accounts, please submit your new account information to customercare@gshawaii.org.</p>
<p>Visit any ASB Branch</p>	<p>Bring your approved Bylaws to visit any American Savings Bank Branch to open a Biz Essentials Checking account:</p> <ul style="list-style-type: none"> • Any authorized signer present has valid ID • Other signers (with valid ID) can visit any ASB Branch to sign the signature card at a later time. • \$5 opening deposit
<p>Authorized signer later visits ASB Branch</p>	<p>If your name was listed on the Troop Bylaws, but you were not present at the time the account was opened:</p> <ul style="list-style-type: none"> • If you are the last authorized signer to sign the signature card, remind the Branch Teammate to scan a copy of the completed signature card with a copy of the Bylaws to (print from Nautilus signature card), to billpayer@asbhawaii.com to enroll the Troop account in Business Online Banking. • Ask for a Branch Supervisor if any assistance is needed

ASB Business Online Banking

The Bylaws for the Troop checking account should have a minimum of two (2) of the authorized signers to enroll in Business Online Banking.

<p>Enroll in Business Online Banking</p>	<p>The enrollment for Business Online Banking can be requested only after all of the authorized signers listed on the Bylaws have signed the ASB checking account signature card.</p> <p>After the last authorized signer has visited the branch, presented identification and signed the signature card, ask the Branch Teammate to scan the completed signature card and a copy of the Bylaws to billpayer@asbhawaii.com to enroll the Girl Scout Troop in Business Online Banking.</p>
<p>ASB Online Banking Notification</p>	<p>Signers will be contacted via email within 2 business days after the completed signature card and Bylaws are submitted to billpayer@asbhawaii.com.</p> <p>When the email is received, the signer MUST complete their initial login within 24 hours.</p>
<p>Change Statement Preference</p>	<p>Upon initial login, go to Menu < Settings < Statement Preference to change from paper statements to “eStatements” to avoid a \$5.00 monthly paper statement fee.</p>
<p>ASB Online Banking Guide</p>	<p>Obtain an Online Banking Resource Guide available on asbhawaii.com. Some top tips:</p> <ul style="list-style-type: none"> • Each Online Banking user will be prompted to change their password every 90 days. • Online Banking access for Troop accounts is limited to viewing and deposit access only. • If the user incorrectly enters their password (5) times, they will be locked out of the online banking account.
<p>Login ID</p>	<p>A minimum of (2) authorized signers must enroll in ASB Business Online Banking. No maximum.</p> <ul style="list-style-type: none"> • Only the authorized signers that will have online access are required to provide/obtain a Login ID.

<p>ASB Assistance</p>	<p>Online Banking users may send Secure Messages through Online Banking and receive a response within (1) business day.</p> <p>Log in to online banking > Messages > Contact Us:</p> <ul style="list-style-type: none"> • With (Recipient): Customer Service; Enter a Subject; Add message Click Send <p>Call ASB Customer Banking Center at 808.627.6900 or toll-free 1.800.272.2566:</p> <ul style="list-style-type: none"> • Option “0” – For all other questions or to speak with a customer service representative • Option “1” – Online Banking, Mobile Banking or Bill Payment Online Banking Menu • Option “3” – For Online banking or mobile banking inquiries <p><input type="checkbox"/> Caller will need to provide the Troop checking account number and answer verification questions. Customer Banking Center hours are:</p> <ul style="list-style-type: none"> • Monday-Friday 8:00 am - 7:00 pm HST • Saturday/Sunday/some Holidays 9:00 am - 3:00 pm HST
<p>Forgotten Password</p>	<p>Online banking users can use the Forgot Password link to reset their password on the login page.</p> <ul style="list-style-type: none"> • Enter their Online Banking login ID • Request a Secure Access Code (Email, text, phone call) • Obtain and enter the Secure Access Code • Change the password • Security preferences: Would you like to trust your device? Yes/No • User will be taken to their user profile

Frequently Asked Questions

<p>Check Orders - personalized for your Troop and Re-Orders Deluxe Checks</p>	<p>Printed checks can be ordered through American Savings Bank’s check vendor, Deluxe. It will take about 10 business days to receive your printed checks. Your printed check order can be placed:</p> <ul style="list-style-type: none"> • When the account is open • By calling our Customer Banking Center at (808) 627-6900 • By visiting any of ASB branch <p>Once Deluxe has printed checks for an account, reorders can be placed through ASB Online Banking. Go to Services > Check Orders (which will route to the Deluxe website) or you may also re-order through the Deluxe website: https://orderpoint.deluxe.com/personal-checks/welcome.htm</p> <ul style="list-style-type: none"> • It is preferred that check orders are completed through American Savings Bank directly however, if check order is placed through an outside vendor, you should also provide the MICR Spec sheet to the outside vendor to ensure the checks are printed to meet our processing specifications or your checks may be returned unpaid. • MICR Specs Business Checks • MICR Specs Personal Checks • MICR Specification Table
<p>What if we suspect fraudulent activity on our Troop Bank Account? and How do I update the contact information for my troop account?</p>	<p>To update contact information for the troop account, a signatory must contact ASB’s Customer Banking Center at 808-627-6900 or toll-free 1-800-272-2566, select:</p> <p>Option 0 - For all other questions or to speak with a customer service representative</p> <p>Option 0 – Speak to a representative</p> <p>Option 0 - Caller will need to provide the GS account number and undergo a set of verification questions</p>
<p>What are the steps in closing our Troop Account?</p>	<p>To close your Troop Bank account, you will first need to ensure there are no pending transactions. Notify Customer Care: customercare@gshawaii.org</p> <p>NOTE: Occasionally, there will be an account identified as inactive, without further contact from the account signers. In these cases, the account will be withdrawn to a \$0 balance, if not already, and the account will be closed.</p>
<p>Do all signers need to sign the check?</p>	<p>All authorized signers do not need to sign each check, however, it is policy that every check has two (2) signatures from the authorized signers. Check signatories must be valid authorized signers on the Troop Bank Account.</p>

Do all signers have to be at the branch at the same time to open the account?	No, not all authorized signers need to be at the bank at the same time to open or update their bank account. Signers may go at separate times to any ASB Branch. Click here for a list of ASB Branch locations. It is advised that signers bring in a copy of their Troop Bylaws (all pages) and personal identification when going to the branch.
\$5 Minimum Balance	If you are told a minimum of \$100 is necessary instead of the stated \$5 minimum deposit for Girl Scout Troop Accounts. Please inform the banker to refer to the Girl Scouts new account procedures for the required minimum opening deposit for troop accounts. The banker may also contact their internal Help Desk to confirm the opening deposit amount required for troop accounts.