



CHICAGO DENTAL SOCIETY

THE RESPECTED LEADER IN SCIENTIFIC DENTAL MEETINGSSM

Wi-Fi: WestinMeetingRooms

PW: dental26

Branch Leader Debrief

May 8, 2026



WELCOME BRANCH LEADERS



Phil Schefke
CDS Board President



AGENDA REVIEW

8:00am - 9:00am Breakfast

9:00am - 9:15am Welcome and Meeting Objectives - Dr. Schefke

9:15am - 10:45am Branch Meetings: Season in Review & Thinking Ahead , CE & CERP

10:45am - 11:00am Stretch your legs!

11:00am - 11:45am Finance & Crowded Banking

11:45am - 12:00pm Grab your lunch & prepare for the home stretch!

12:00pm - 1:00pm Role-based networking across branches (Presidents, Treasurers, Chairs, etc.)



CHICAGO DENTAL SOCIETY

THE RESPECTED LEADER IN SCIENTIFIC DENTAL MEETINGS™

BRANCH MEETINGS

SEASON IN REVIEW & LOOKING AHEAD
CE & CERP

Brandy Rhode
Senior Director,
Brand, Growth, & Strategy

Brianna Johnson
Manager of
Digital Learning & Experience

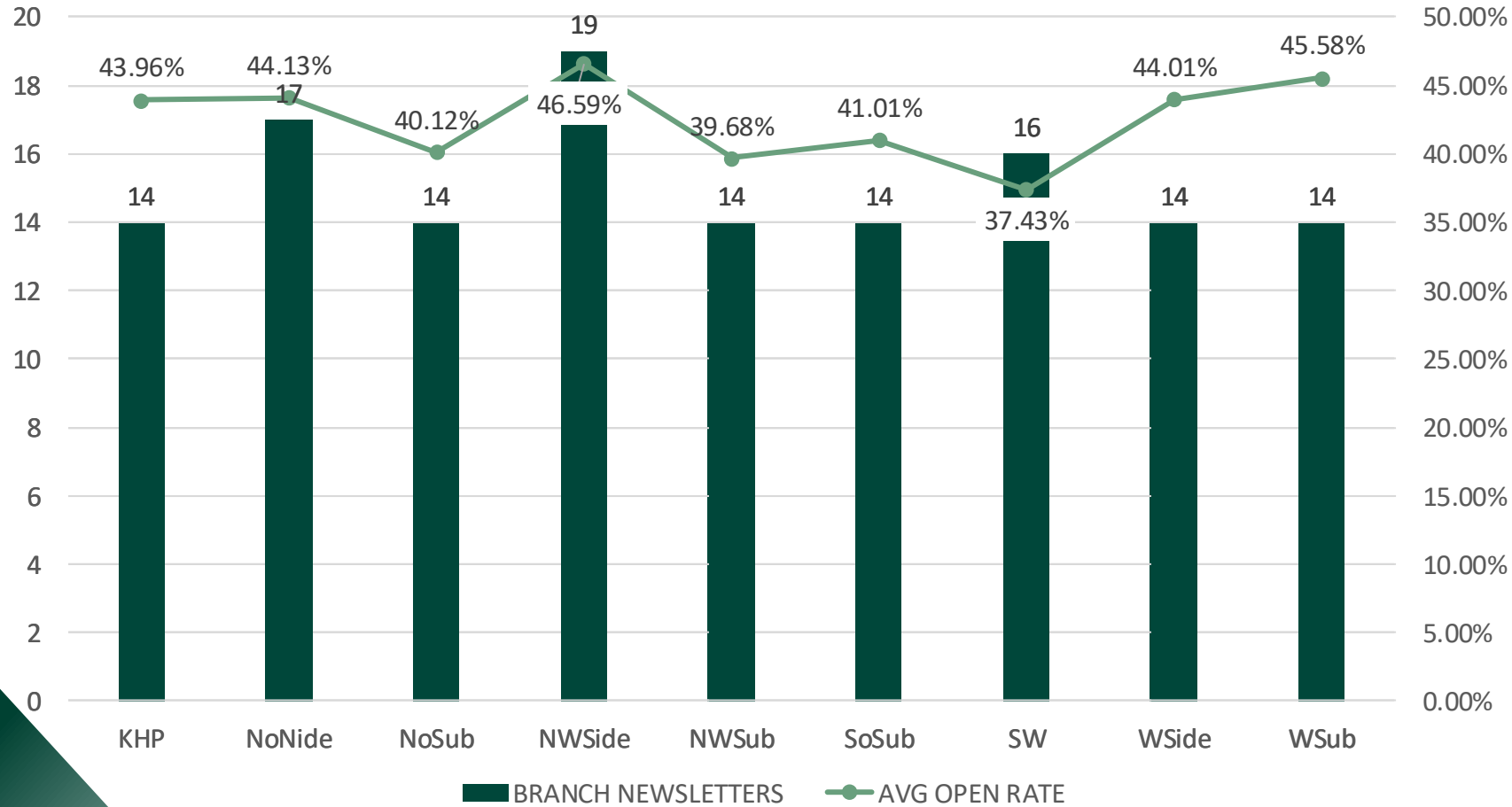
Jessie Eisner-Kleyle
Manager,
Marketing & Membership

BRANCH MEETINGS

	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN
KHP		*	*	*			*	*	*	
NO SIDE	*		*		*		*	*		
NO SUB		*	*	*	*		*	*		
NW SIDE		*	*	*			*	*		
NW SUB		*	*		*		*	*		
SO SUB		*	*		*		*	*		
SW		*	*		*		*			
W SIDE		*	*	*	*		*	*		*
W SUB		*	*		*		*	*	*	



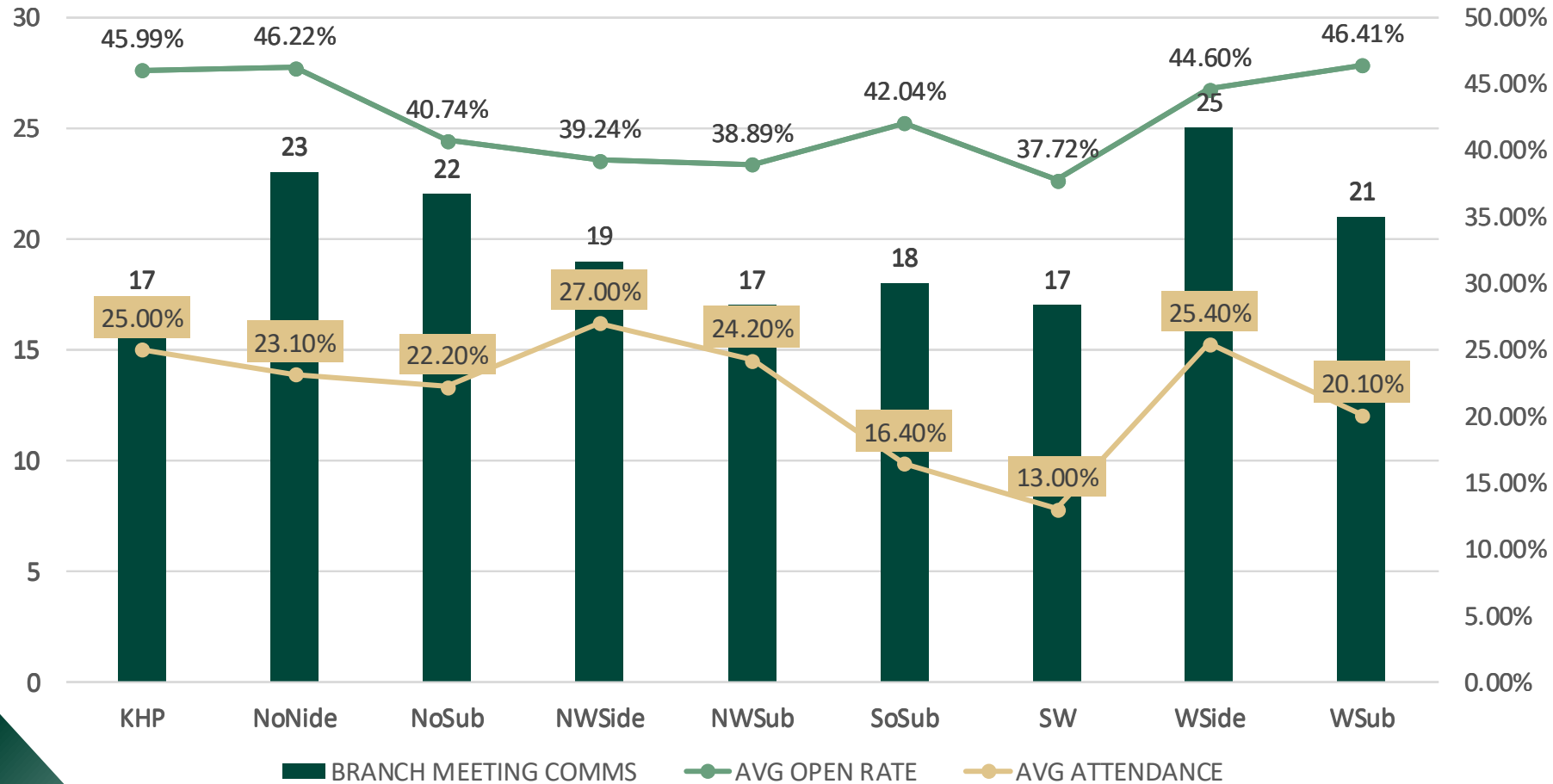
BRANCH NEWSLETTERS



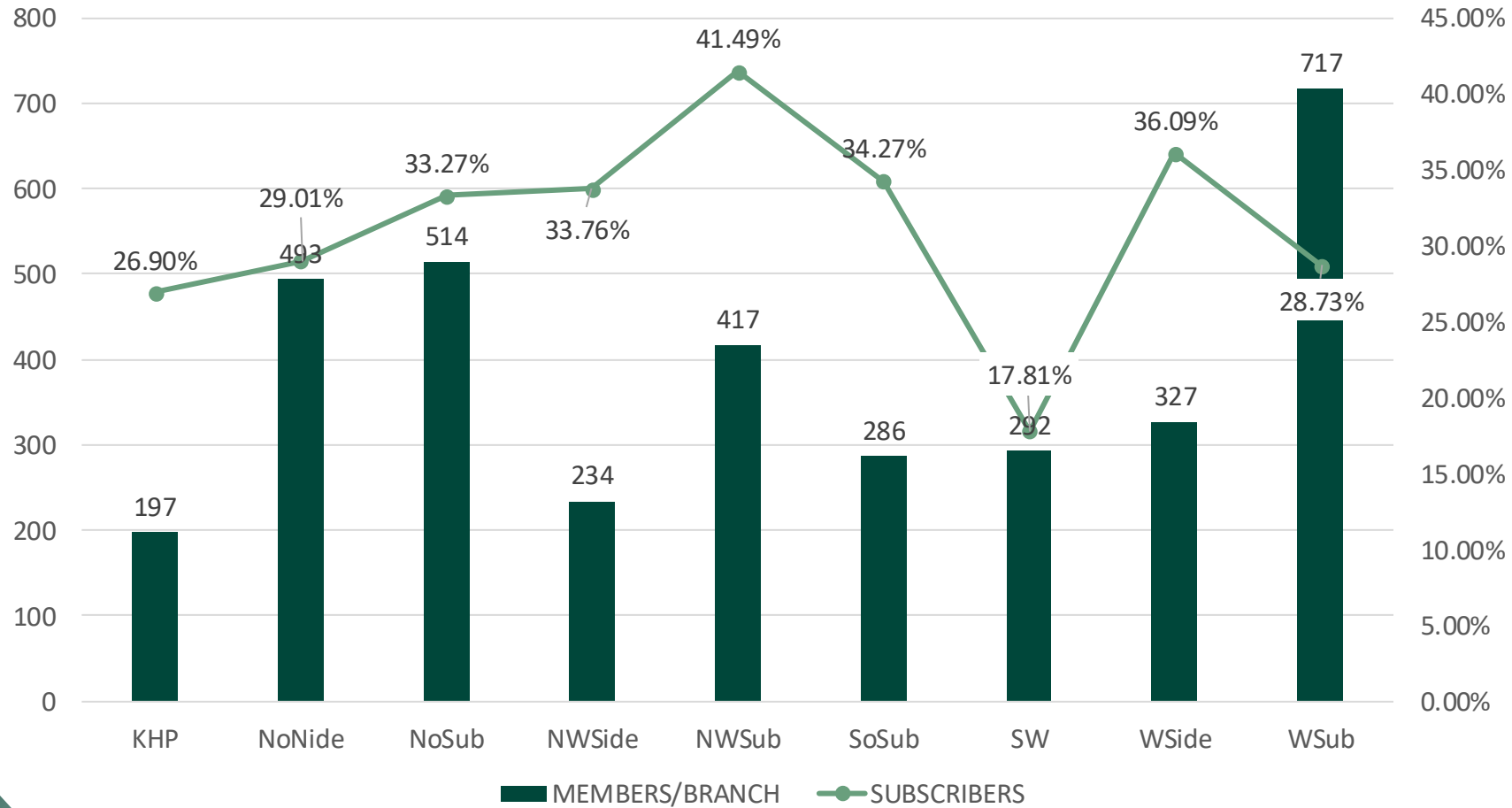
BRANCH	MEMBER #
KHP	197
NoNide	493
NoSub	514
NWSide	234
NWSub	417
SoSub	286
SW	292
WSide	327
WSub	717



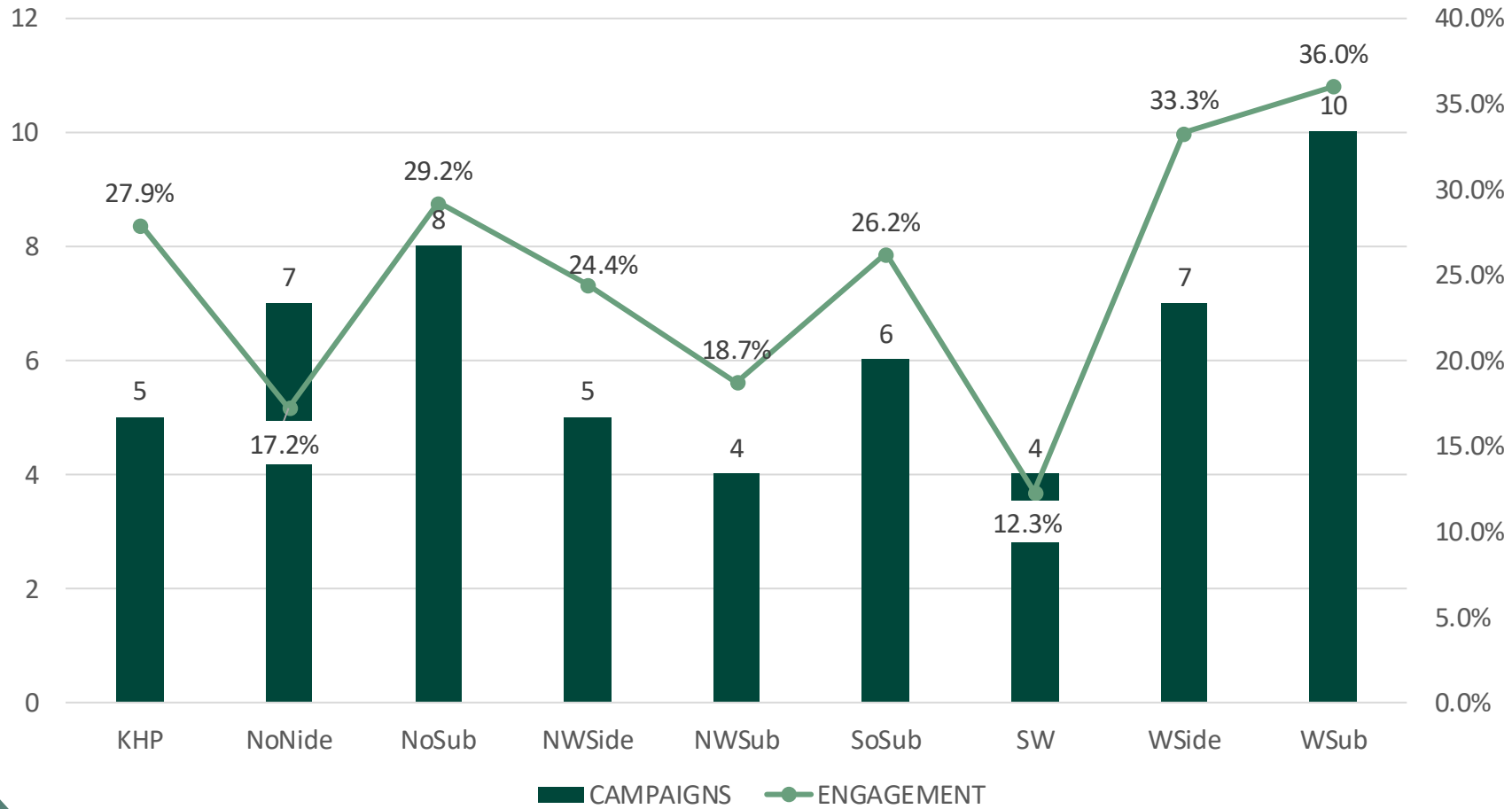
BRANCH MEETING COMMS



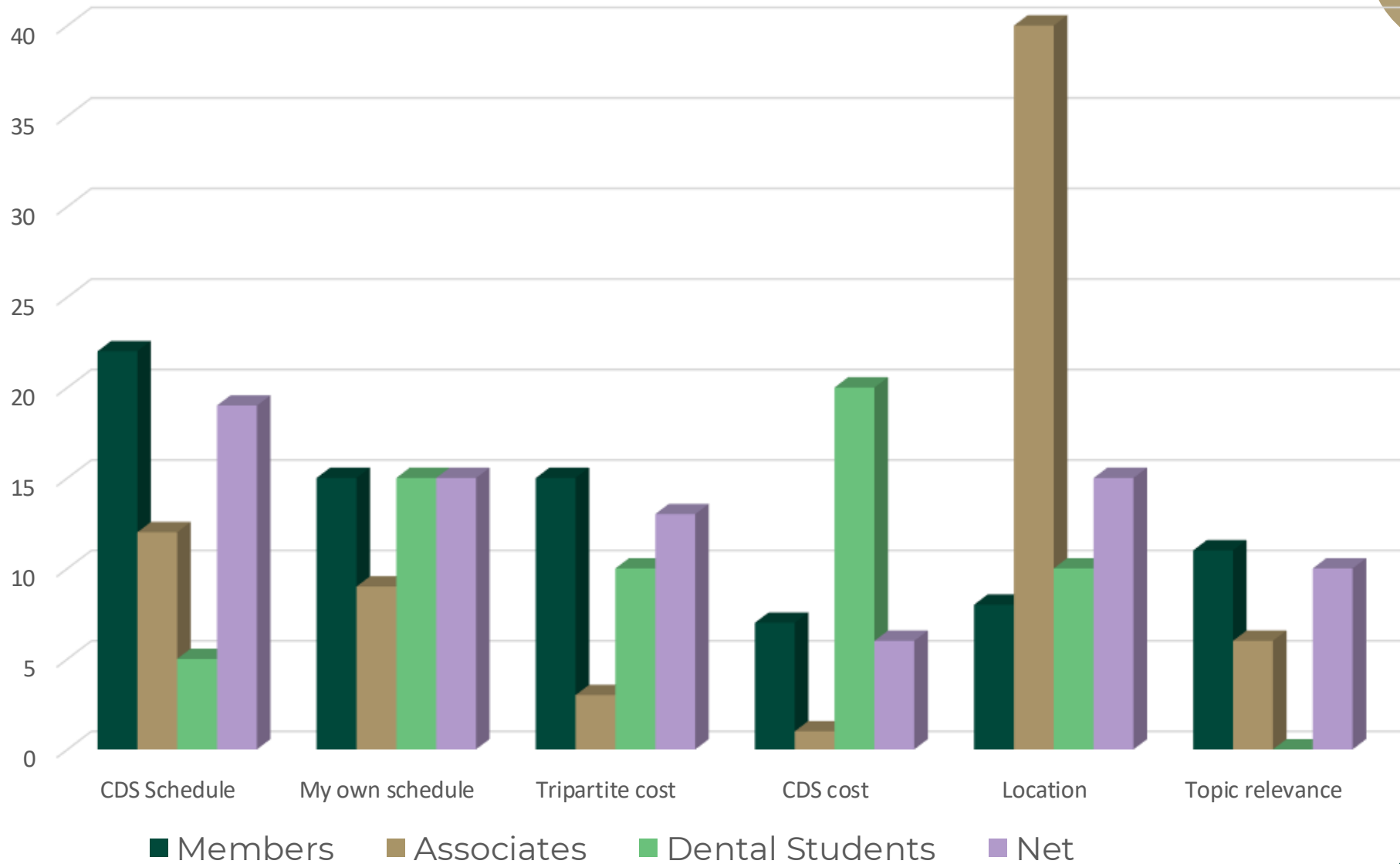
BRANCH TEXT SUBSCRIBERS



BRANCH TEXT ENGAGEMENT



WHAT ARE THE BARRIERS TO ENGAGEMENT?



TICKETS 2025-2026

25-26 BRANCH MEETING TICKET PRICES

	Kenwood/Hyde Park	North Side	North Suburban	Northwest Side	Northwest Suburban	South Suburban	Southwest	West Side	West Suburban
SEASON TICKETS									
Early Bird Season Ticket	\$350 (Until November)				\$300 (Before Sept 1)				\$250 (Before Sept 17)
Standard Season Ticket		\$300	\$350	\$325	\$350 (After Sept 1)	\$325	\$325	\$350	\$300 (After Sept 17)
Retired Season Ticket			\$175		\$250				
First Year Members Season Ticket			\$175		\$150			\$250	
Second Year Members Season Ticket					\$200				
Early Career Season Ticket		\$200							
INDIVIDUAL MEETING TICKETS									
Individual meeting fee Dentist:	\$75	\$95	\$110	\$125	\$100	\$85	\$85	\$80	\$100
Individual meeting Dentist Guest:									\$100
Individual meeting Hygienist:									\$75
Individual meeting Non-Dentist									\$50
Individual meeting Students 1st Meeting		\$0							\$0
Individual meeting Students		\$95							\$50
May Meeting:	\$40								



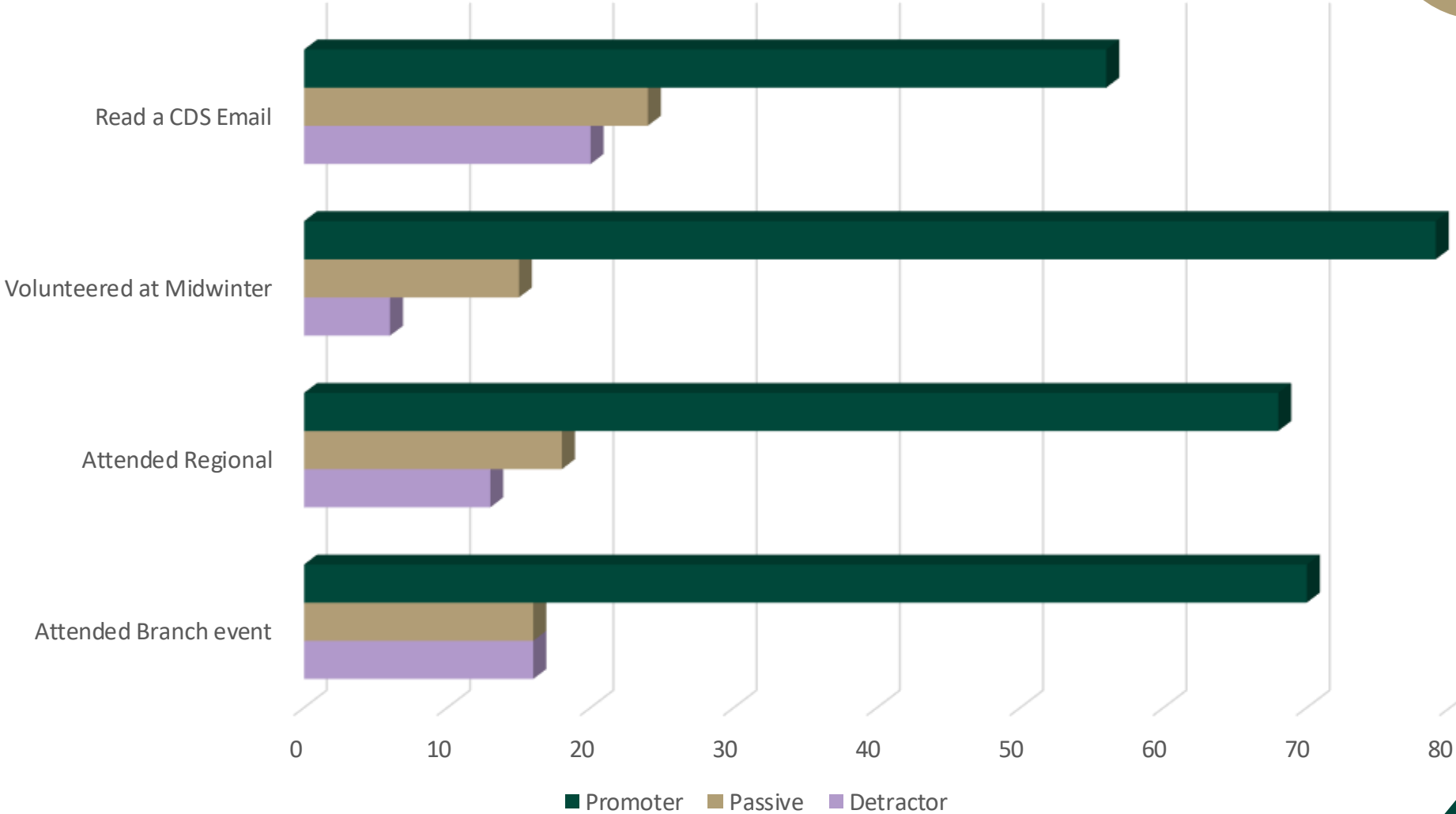
TICKET OPTIONS

Season Ticket - \$325 (\$275)
(Early Bird Price)
Dentist Ticket - \$100
Early Career Ticket - \$75
Dental Hygienist Ticket - \$50
Student Ticket - \$50
Student and Early Career Ticket (1st Meeting) - Free

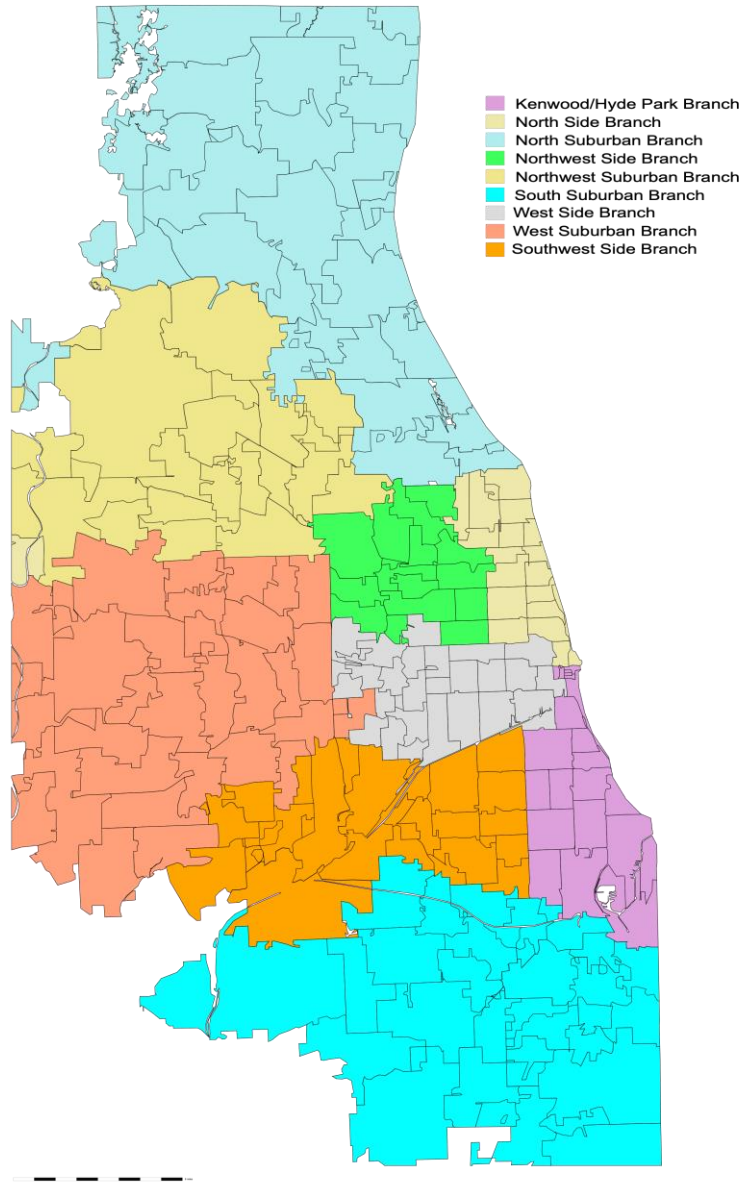
Providing discounts for students and early career dentists is encouraged. Promotions like having a free first and/or second meeting for students or Early Careers can be engaging and get new members to your branch.



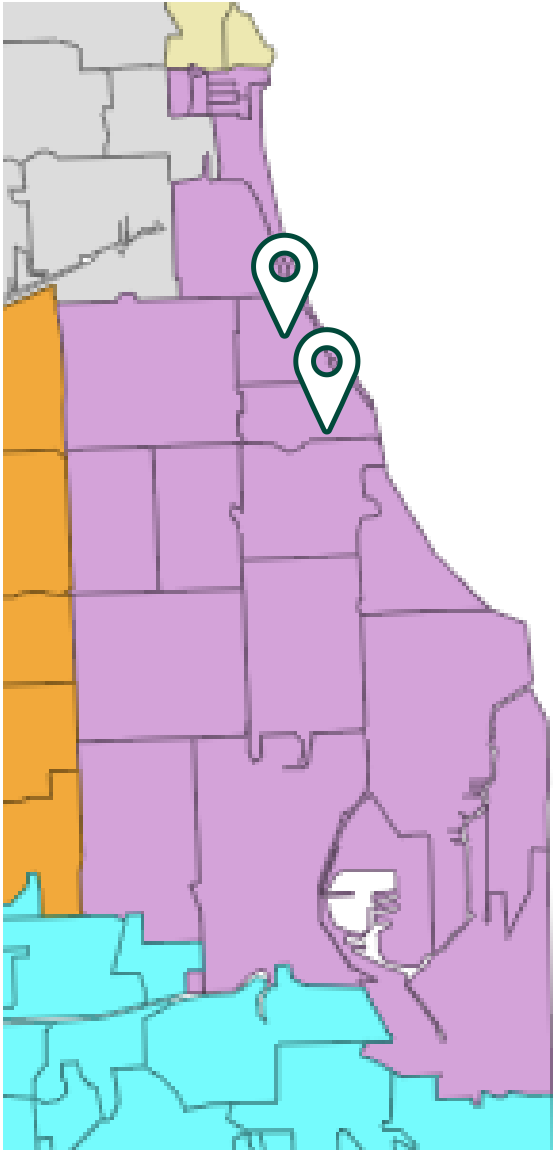
HOW LIKELY ARE YOU TO RECOMMEND CDS TO A FRIEND OR COLLEAGUE?



LOCATION LOCATION LOCATION



LOCATION Kenwood/Hyde Park



Members: 197

Meetings: 5

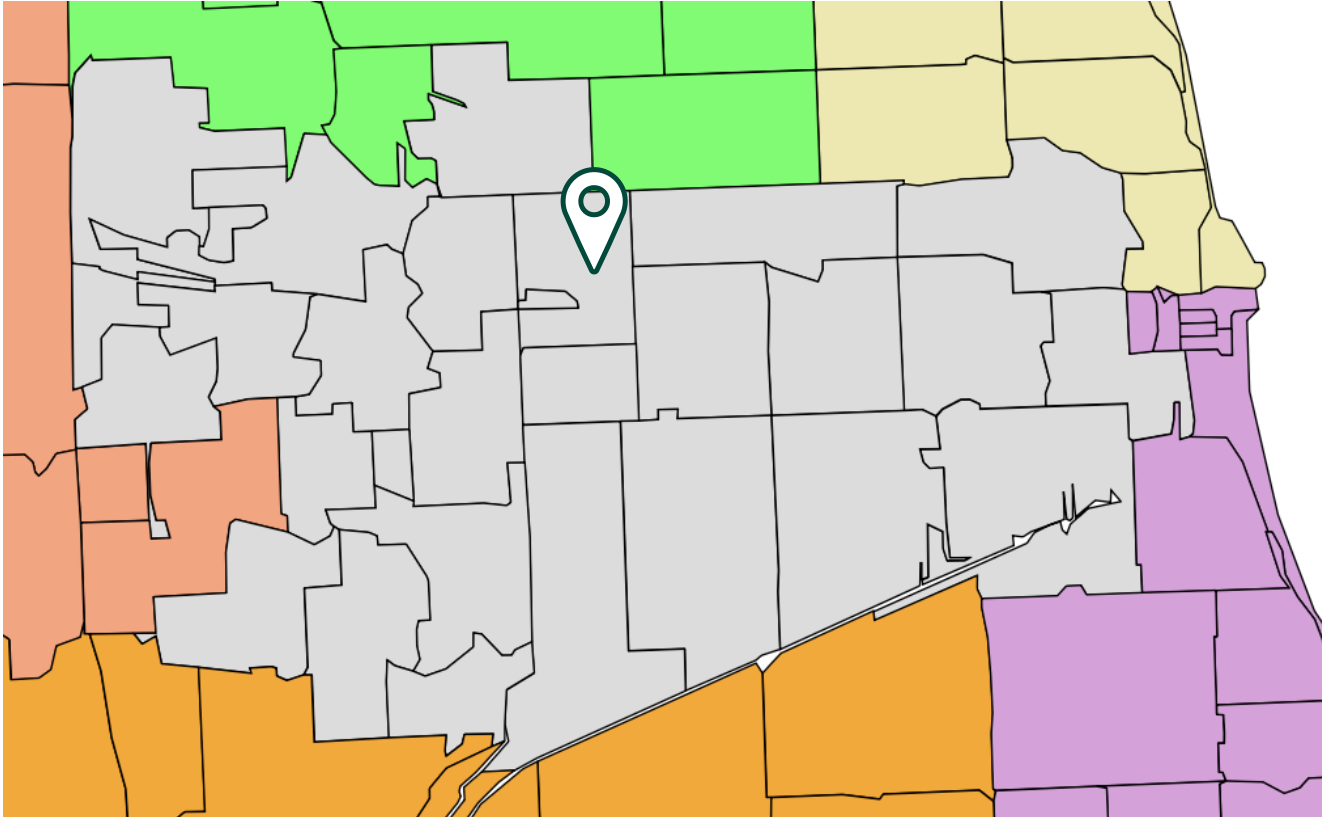
RSVPs: 77

Attendance: 25% (#3 of 9)

Location: Varies



LOCATION West Side



Members: 327

Meetings: 7

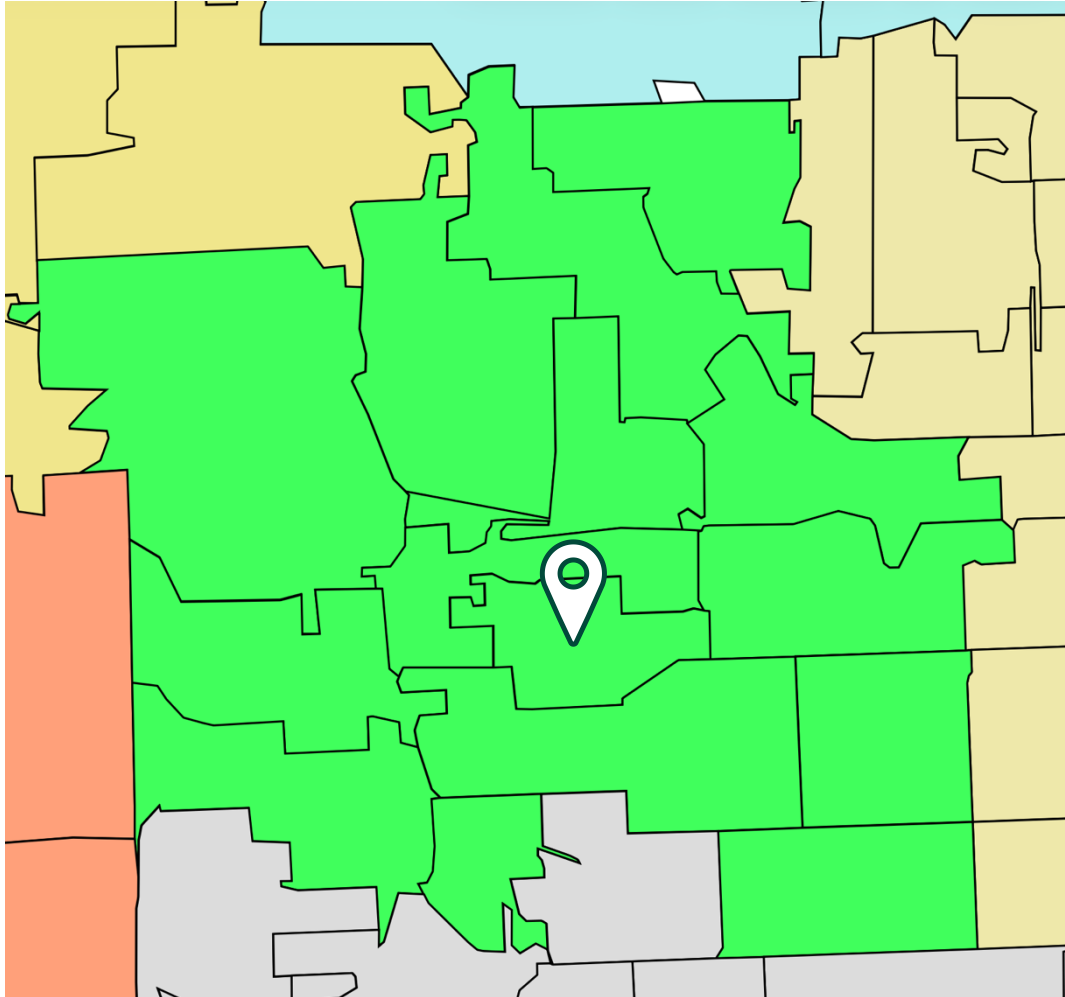
RSVPs: 279

Attendance: 25.4% (#2 of 9)

Location: Static



LOCATION Northwest Side



Members: 234
Meetings: 5
RSVPs: 175
Attendance: 27% (#1 of 9)

Location: Static



SAMPLE BRANCH MEETING AGENDA

6 p.m. **Cocktails/Networking**

7 p.m. **Dinner and Announcements**

- Branch President welcomes guests and new members
- CDS Branch Director delivers CDS Board Update report
- ISDS Trustee provides ISDS updates
- DENT-IL PAC Update
- Sponsors allowed to introduce themselves*

7:30 p.m. **CE Lecture**

Speaker speaks for approximately one hour with extra time for questions

9 p.m. **Meeting ends**



RECOMMENDED SAMPLE BRANCH MEETING AGENDA

6 p.m. Cocktails/Networking

Sponsors allowed to introduce themselves*

7 p.m. Dinner and Announcements

- Branch President welcomes guests and new members
- CDS Branch Director delivers CDS Board Update report
- ISDS Trustee provides *brief* ISDS updates (provided to CDS in advance)
- DENT-IL PAC Update (occasional)

7:30 p.m. CE Lecture

Speaker speaks for approximately one hour with extra time for questions

9 p.m. Meeting ends



SUBMITTING YOUR SEASON

ADA CERP Certification requires the items in their form posted in advance of event to award CE credits.

**The deadline for submitting your full
2026-2027 season calendar to CDS is
JULY 1, 2026**



CHICAGO DENTAL SOCIETY
THE RESPECTED LEADER IN SCIENTIFIC DENTAL MEETINGS™

SEASON FORM



Welcome

Please use this worksheet to fill in all details regarding your **2026-2027 Branch Season Details**. Our goal is to provide complete information to your branch members in order to promote branch meetings and boost attendance.

Be sure to include/notate special events. These include but are not limited to:

- *social events*
- *holiday parties*
- *CPR Courses*
- *Installations*
- *Hygienist Nights*
- *Clinic Nights*
- *golf outings*
- *any other event you would like CDS to promote*

You'll see options in the Meeting Type drop down menu allowing you to label your events appropriately. Meeting details are featured in the CDS Review, branch e-newsletters, branch meeting invitations, and on the CDS website. We ask for these details now to streamline communications throughout the year.

The ADA CERP rules - *which govern how providers like CDS and its branches must identify CE-offered meetings* - require that we gather and post your speaker, program, and CE information in advance.

TIPS & TRICKS:

- Reference a calendar so that branch meetings are not scheduled holiday-adjacent.
- Submit **each meeting as a separate entry**. You'll see a link at the bottom of each form asking you if you'd like to submit another.
- Due to Midwinter Meeting there are no Branch meetings in February. We also ask that March meetings are scheduled no earlier than the second week of March.

It is possible that unforeseen circumstances may require meeting changes. We will work closely with you to update the website and branch communications when



CHICAGO DENTAL SOCIETY

THE RESPECTED LEADER IN SCIENTIFIC DENTAL MEETINGS™

SUBMITTING YOUR LEADERSHIP

Please don't forget to submit
your 2026-2027 Branch Leaders!

and be ready to do it next year too. 😊



2026-2027 LEADERS



WE'RE HERE TO HELP!

Branch Newsletters & Branch Events

Jessie Eisner-Kleyale

Social Media, CDS Newsletters & Emails

Amanda Lovell

Education & CE

Brianna Johnson & Angela Powell

Crowded Banking

Keith Tristano & Bradley Neal

Reimbursements

Joanne Girardi

Membership

Joanne Girardi & Jessie Eisner-Kleyale



CHICAGO DENTAL SOCIETY

THE RESPECTED LEADER IN SCIENTIFIC DENTAL MEETINGS™

BRANCH MEETINGS

Questions?



Speaker & Course Evals

- CDS partners with branches to provide attendees with CE
- Participants assess content, instructor, and overall experience
- QR code shared during Branch Director's Report for easy access , as well as provide tent cards at the start of your season
- Completed evaluations trigger automatic CE certificate generation
- Certificates stored in the new Learning Management System (launching this summer)



Speaker & CE Management

CDS Continuing Education (CE) Programs

- CDS branches offer CE to support lifelong learning, quality patient care, licensure, and career growth
- All CE programs must meet ADA CERP® requirements

Branches must submit:

- Speaker name & credentials
- Photo and bio
- Course title & description
- Learning objectives
- CE hours
- **NEW:** Disclosure form



Absolute Separation of Education vs. Commercial Activity

- CE must be completely free of marketing, promotion, or sales.
- No promotion of:
 - Products
 - Services
 - Books
 - Employer/lab/company

Speakers cannot reference or promote anything tied to themselves financially.

If anything promotional is happening at a CE event, it must happen outside of the course room, or at least 30 minutes before/after the course



Sponsors vs. Advertising

Commercial Support (Grants/In-kind support)

- Funds that are given to support CE
- Requires:
 - Written agreement
 - Full independence from sponsor
- Speaker must share company name ONLY (no logos) on a disclosure slide at the start of their presentation

Advertising/Exhibits (Paid marketing)

- Companies are paying for exposure
- Logos, branding, and messaging from companies are allowed, but it must be clearly separated from CE content



Financial Disclosure Requirements

Timeframe for disclosures has been increased from 12 → 24 months

NEW: We must:

- Collect disclosure forms
- Review for relevance
- Mitigate conflicts
- Publish disclosures & mitigation statement
 - Sample disclosure statements:
 - "I have no actual or potential conflict of interest in relation to this program/presentation."
 - "I have relevant financial relationship(s) with some of the products described, reviewed, evaluated, or compared in this presentation."
 - *Role with Organization*
 - Example mitigation statement: "All relevant financial relationships have been mitigated."



SPONSORS CAN NO LONGER PAY SPEAKERS DIRECTLY

Any money received as sponsor funds must be paid directly to the branch.

The branch then pays the speaker directly with the received funds.

*If this is already how you handle payments, nothing needs to change!

Maintaining this payment process will prevent any potential financial relationship between sponsor and speaker.



Questions?

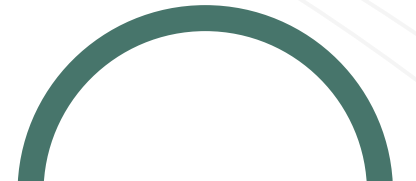




CHICAGO DENTAL SOCIETY

THE RESPECTED LEADER IN SCIENTIFIC DENTAL MEETINGSSM

BREAK



BRANCH POLICIES AND FINANCE

Branch Leader Debrief

2026

Financial Stewardship for Branch Leaders

What you need to know to manage branch funds with confidence and compliance.

SECTION ONE

Legal

Branch Governance Documents

These three documents form the legal and operational foundation of your branch. Know them — and know where to find them.

Branch Affiliation Agreement

The governing contract between your branch and CDS. Defines rights, obligations, and operating standards. Certain actions — including dissolution, major expenditures, and external contracts — require CDS approval. Review it before making commitments on the branch's behalf.

Articles of Incorporation

If your branch is separately incorporated in Illinois, this is your foundational legal document. Must be kept current with the Illinois Secretary of State. Amendments require board action and a state filing. Lapsing your corporate status creates legal risk for officers.

Branch Bylaws

Govern elections, meetings, financial authority, and operating procedures. As treasurer, focus on: who is authorized to sign checks, spending approval thresholds, and audit or review requirements. Do not take financial action outside the scope the bylaws define.

Rule of thumb: if it is not authorized in one of these three documents, ask CDS before proceeding.

Your Role as Branch Leader: Fiduciary Duty

As treasurer, you hold branch assets in trust on behalf of the membership. That responsibility carries three core legal duties — and personal liability if they are breached.

Duty of Care

Make informed, thoughtful decisions. Understand what you are signing. Ask questions before approving expenditures. Ignorance is not a defense.

Duty of Loyalty

Act in the branch's interest — not your own. Disclose conflicts of interest. Never use your position for personal financial benefit.

Duty of Obedience

Follow the branch bylaws, the CDS Affiliation Agreement, and applicable laws. Spending must align with the branch's stated mission and purposes.

⚠ Negligence or misuse of branch funds can result in personal liability. When in doubt, consult CDS before acting.

Know Your Organization: 501(c)(6) & Inurement

Your Organization Type

CDS branches operate under the **501(c)(6) exemption** — the federal category for professional and trade associations.

- Dues and revenue fund member services and branch operations
- Contributions to the branch are NOT tax-deductible to donors
- The branch exists to serve its members — not to generate profit
- Tax-exempt status must be actively maintained through compliant behavior

The Inurement Prohibition

"No part of the net earnings may inure to the benefit of any private shareholder or individual." — IRC §501(c)

- Officers and directors cannot receive payments beyond fair-market-value compensation for services
- No personal gifts, bonuses, or excessive reimbursements to insiders
- All expenditures must benefit the membership — not an individual
- Violations can trigger IRS penalties and loss of tax-exempt status

Annual Filings: Form 990 & Illinois Annual Report

Form 990

Form	Gross Receipts
990-N (e-postcard)	≤ \$50,000
990-EZ	\$50,001 – \$200,000
990 (full)	> \$200,000

Due: 15th day of the 5th month after fiscal year end (**May 15 for calendar-year filers**)

Late penalty: \$20/day (up to \$10,000 or 5% of gross receipts).

Automatic 6-month extension available — file Form 8868 by the original due date.

Illinois Annual Report

- Required for branches incorporated in Illinois as nonprofit corporations
- Filed with the Illinois Secretary of State
- Due before the first day of the anniversary month of incorporation
- Failure to file can result in administrative dissolution of the corporate entity
- Dissolution without proper wind-down creates ongoing personal legal exposure

Know your branch's fiscal year end and incorporation date — put both deadlines on your calendar on day one.

SECTION TWO

Financial Policies

Branch Treasury Policy

Two rules every branch officer must know before spending or soliciting funds.

NOT PERMITTED

The purpose and expenditure of Branch Treasuries are not to be used for any philanthropic activities or charitable contributions, including the CDS Foundation and Dent-IL PAC.

ENCOURAGED

Personal contributions and checks by individual members to DENT-IL-PAC are acceptable and encouraged.

These are separate rules — the branch treasury cannot donate, but individual members absolutely can.

Annual Stipend

Each April, the branch receives a stipend from CDS based on current membership.



Example: A branch with 200 members receives $\$2,500 + (200 \times \$5) = \$3,500$ in April.

Recruitment & Retention Grant

CDS provides annual grant funding to support branch member recruitment and retention efforts.

\$5,000

maximum per branch

Requirements

- Receipts and/or supporting documentation are required for all submissions
- Reimbursement is made after expenses are incurred and documented
- Funds must be used for approved recruitment or retention activities

Keep all receipts. No documentation = no reimbursement — amounts reset on January 1st each year.

Recruitment & Retention: Eligible Expenses

The following types of expenses qualify for the Recruitment & Retention Grant.

Comped Dinners

Reimbursement for meals provided to students, non-renewing members, or prospective members at branch events.

New Dentist Events

New Dentist Night, graduate events, or other programming specifically targeting new or early-career dentists.

Branch Recruitment Mailings

Postage and printing costs for branch direct mail campaigns targeting non-members or lapsed members.

This list is not exhaustive — contact CDS if you're unsure whether an expense qualifies before incurring it.

Non-Renewal Incentive Program (NRIP)

Branches are rewarded for converting lapsed members back to active membership.

\$50

per non-renewal converted
to active membership

Program Window

May through December of the non-renewal year

How it works:

- Branch contacts the lapsed member and facilitates their **renewal**
- Incentive is **paid to the branch**
- Applies to members in their **non-renewal year only**

A/V (Audio-Visual) Allowance

CDS provides a reimbursement allowance for branch audio-visual equipment and event technology needs.

\$2,000

maximum reimbursement

Receipts Required

All A/V purchases must be supported by original receipts submitted with your reimbursement form.

Once Every Three Years

Each branch is eligible for the A/V allowance once every three calendar years — plan purchases accordingly.

A/V reimbursement is calendar year — amounts reset on January 1st each year.

A/V Allowance: Eligible Expenses

The following expenses are covered under the branch A/V reimbursement allowance.

Event Facility A/V Charges

Charges from event venues for audio-visual equipment rental, setup, or operation during branch meetings or events.

Laptop or Projector Purchase

Hardware purchased for branch use. Limited to once every three years per the overall A/V allowance eligibility cycle.

When in doubt about whether an A/V expense qualifies, contact Joanne before making the purchase.

Season Ticket Holder Rebate

CDS provides an annual rebate to branches based on their season ticket holder membership.

\$50

per current member
who holds season tickets



Submission Deadline

December 15

How to submit:

- CDS staff will reach out late in the year with forms and process
- Submit by December 15 — late submissions will not be accepted
- Include documentation of current season ticket holders

Green Jackets: CDS Board Visit Reimbursement

When CDS Board members visit your branch, dinner costs for the visiting directors are reimbursable.

NOT INCLUDED

Branch Director's Meal

The meal cost for the branch's own director is not eligible for reimbursement. Only the visiting CDS Green Jacket's meal is covered.

REQUIRED

Average Meal Cost Documentation

You must submit documentation of the average meal cost at the venue. An itemized receipt, venue menu pricing or published dinner ticket rate is acceptable.

CDS Staff will reach out to identify and reimburse these costs after the branch meeting.

Branch Receipts Summary

2026 YTD Branch Receipts (as of April 30)								
<u>Branch</u>	<u>Food & Beverage</u>	<u>Annual Capita Stipend</u>	<u>Per Capita Stipend</u>	<u>Audio/Visual</u>	<u>Non-Renew Incentive Expense</u>	<u>Season Ticket Expense</u>	<u>Recruitment & Retention</u>	<u>Total for Branch</u>
Kenwood Hyde Park	\$ -	\$ 2,500.00	\$ 1,000.00	\$ -	\$ -	\$ -	\$ -	\$ 3,500.00
North Side	\$ -	\$ 2,500.00	\$ 2,615.00	\$ -	\$ -	\$ -	\$ 2,755.00	\$ 7,870.00
North Suburban	\$ -	\$ 2,500.00	\$ 2,910.00	\$ 1,250.00	\$ -	\$ -	\$ -	\$ 6,660.00
Northwest Side	\$ -	\$ 2,500.00	\$ 1,280.00	\$ -	\$ -	\$ -	\$ -	\$ 3,780.00
Northwest Suburban	\$ 900.00	\$ 2,500.00	\$ 2,305.00	\$ 1,950.00	\$ -	\$ -	\$ -	\$ 7,655.00
South Suburban	\$ -	\$ 2,500.00	\$ 1,530.00	\$ -	\$ -	\$ -	\$ -	\$ 4,030.00
Southwest	\$ -	\$ 2,500.00	\$ 1,895.00	\$ -	\$ -	\$ -	\$ -	\$ 4,395.00
West Side	\$ -	\$ 2,500.00	\$ 1,735.00	\$ -	\$ -	\$ -	\$ -	\$ 4,235.00
West Suburban	\$ -	\$ 2,500.00	\$ 3,890.00	\$ -	\$ -	\$ -	\$ -	\$ 6,390.00
Total	\$ 900.00	\$ 22,500.00	\$ 19,160.00	\$ 3,200.00	\$ -	\$ -	\$ 2,755.00	\$ 48,515.00

2025 Branch Receipts								
<u>Branch</u>	<u>Food & Beverage</u>	<u>Annual Capita Stipend</u>	<u>Per Capita Stipend</u>	<u>Audio/Visual</u>	<u>Non-Renew Incentive Expense</u>	<u>Season Ticket Expense</u>	<u>Recruitment & Retention</u>	<u>Total for Branch</u>
Kenwood Hyde Park	\$ 525.00	\$ 2,500.00	\$ 960.00	\$ -	\$ 450.00	\$ 700.00	\$ 1,050.00	\$ 6,185.00
North Side	\$ 570.00	\$ 2,500.00	\$ 2,670.00	\$ 1,525.00	\$ 900.00	\$ 2,000.00	\$ 4,975.00	\$ 15,140.00
North Suburban	\$ 990.00	\$ 2,500.00	\$ 2,915.00	\$ -	\$ 650.00	\$ 3,350.00	\$ -	\$ 10,405.00
Northwest Side	\$ 1,125.00	\$ 2,500.00	\$ 1,235.00	\$ 573.99	\$ 200.00	\$ 2,500.00	\$ 1,434.72	\$ 9,568.71
Northwest Suburban	\$ 900.00	\$ 2,500.00	\$ 2,265.00	\$ 375.00	\$ 500.00	\$ 2,800.00	\$ 3,080.00	\$ 12,420.00
South Suburban	\$ 595.00	\$ 2,500.00	\$ 1,520.00	\$ -	\$ 600.00	\$ 600.00	\$ 212.97	\$ 6,027.97
Southwest	\$ 1,672.00	\$ 2,500.00	\$ 1,570.00	\$ -	\$ 600.00	\$ -	\$ -	\$ 6,342.00
West Side	\$ 640.00	\$ 2,500.00	\$ 1,610.00	\$ -	\$ 600.00	\$ 2,000.00	\$ -	\$ 7,350.00
West Suburban	\$ 900.00	\$ 2,500.00	\$ 3,965.00	\$ 1,335.00	\$ 900.00	\$ 4,550.00	\$ 8,300.00	\$ 22,450.00
Total	\$ 7,917.00	\$ 22,500.00	\$ 18,710.00	\$ 3,808.99	\$ 5,400.00	\$ 18,500.00	\$ 19,052.69	\$ 95,888.68

Branch Accounting Questionnaire

No CDS funds due to the branch shall be released until a completed questionnaire has been received by the CDS Accounting Department.

Submission Deadlines

First Half Activity

January 1 – May 31

Due June 15

Second Half Activity

June 1 – December 31

Due January 15



Branch Reimbursement Forms

Separate forms are required for each reimbursement program. All forms will be available soon.

A/V Reimbursement

Recruitment & Retention Grants

Season Ticket Rebate

Green Coat Meal Reimbursement

Find all forms at:

CDS.org

Branch Resource Pages

COMING SOON

⚠ Receipts for all grants and programs must be submitted with your reimbursement form. No receipt = no reimbursement.

W-9 Forms: Branch Speakers & Vendors

Collect a completed W-9 from every speaker or vendor before issuing any payment.

BEFORE YOU PAY THEM

Always collect the W-9 first. Do not issue payment without it on file.

- Required for any individual or unincorporated entity you pay
- Applies to speakers, honoraria recipients, contractors, and vendors
- CDS will assist with year-end 1099 submission — but W-9s must be on file
- Retain W-9 forms for a minimum of four years

CDS will assist with the year-end 1099 process — but only if W-9s have been collected upfront.

1099 Forms: Who Needs One?

Any branch vendor, speaker, or honorarium recipient paid \$600 or more in a calendar year requires a 1099.



\$600

annual threshold
per payee

Who requires a 1099:

- Branch vendors (unincorporated)
- Speakers and presenters
- Honorarium recipients
- Any individual or partnership paid \$600+ in the year

CDS will assist in gathering and submitting 1099s at year end — ensure W-9s are collected before any payment is made.

SECTION THREE

Banking

CROWDED BANKING

Branch Leader Debrief

2026

CHICAGO DENTAL SOCIETY

Digital Banking for CDS Branches

A modern banking platform built for associations, nonprofits, and branch organizations — designed to simplify how your branch spends, collects, and manages money.

CHICAGO DENTAL SOCIETY

Celebrating Leaders. Inspiring Excellence.

Key Features of Crowded Banking

Crowded provides a complete financial operating system designed for branch-level organizations.

Digital Officer Handovers

Financial access transfers instantly when leadership changes — no scrambling for passwords or account details.

Centralized Financial Mgmt

All branch accounts, cards, and transactions in one place, visible to authorized officers.

Automated Compliance Tools

990 tax return prep and filing is handled by Crowded — covered by CDS.

Integrated Payment Processing

Accept payments via web link, QR code, or in-person tap-to-pay through the mobile app.

Budgeted Digital Debit Cards

Issue virtual or physical cards with set spending limits to any officer or vendor.

Real-Time Expense Tracking

See every transaction as it happens, with full visibility across all cards and accounts.

Key Functions of Crowded Banking

Crowded organizes branch financial activity into four core functions.

Spend

Issue debit cards, send checks, and make ACH transfers — with full spending controls.

Collect

Create payment links and QR codes to collect dues, event fees, and donations from members.

Reporting

Real-time dashboards and transaction history for full financial transparency.

Mobile App

Deposit checks, manage cards, and run branch finances from your phone.

Spend: Card Types & Transaction Options

Crowded gives branch officers multiple ways to spend and transfer funds — all with controls.

Digital Debit Cards

Virtual Visa debit cards issued instantly to any authorized officer. No cost, no delay.

Free

Physical Debit Cards

First physical card is free. Additional or replacement cards are \$8 each. Card shipping is always free.

\$0 / \$8

Send Check

Send a physical check to any payee directly through the Crowded platform per check.

\$7.50

Outgoing ACH

Electronic bank transfer to any external account. Incoming ACH (outside of Collect) is free.

\$2.49

Admin Cards

Admin cards give authorized officers unrestricted debit access, automatically loaded from the main account balance.

Features

- ✓ Quick set-up
- ✓ Visibility on all admin card purchases
- ✓ Visa fraud protection
- ✓ Virtual & physical options
- ✓ Can freeze and unfreeze
- ✓ Up to 5 admin cards per account

How It Works

- Linked directly to the branch checking account balance
- Full spending visibility for all officers
- Freeze or revoke cards instantly if needed
- Use for any branch operating expense
- Available as virtual (instant) or physical card (\$8)

Expense Cards

Expense cards are budgeted debit cards issued to any contact with a set spending limit. Unspent funds are returned.

Features

- ✓ Quick set-up
- ✓ Redeem unused funds
- ✓ Visa fraud protection
- ✓ Virtual & physical options
- ✓ Can freeze and unfreeze
- ✓ One card per contact

Set Limit Examples

\$50

\$200

\$500

\$44.39

Any amount can be set — funds not spent are automatically returned to the account.

Per Diem Cards

Per Diem cards reimburse contacts for expenses. Recipients spend freely — no reporting back required, funds are not returned.

Benefits

- ✓ Auto-updated digital debit cards
- ✓ Global spending ability
- ✓ No SSN required
- ✓ International transfers
- ✓ Physical cards available
- ✓ Redeemable account balances

vs. Expense Cards

Expense Card

Receipts/spending visible to admin. Unspent funds returned.

Per Diem Card

No visibility into spend. Funds are not returned. Ideal for reimbursement.

Best practice: use a Per Diem card for reimbursements — it's the simplest way to pay someone back.

Collections: Accepting Payments from Members

Crowded makes it easy to collect dues, event fees, and donations — digitally or in person.

Web Link

Create a payment link in minutes. Share via email, text, or any digital channel. Members pay online.

QR Code

Generate a QR code for in-person events. Members scan and pay on their phones — no app required.

Physical Checks

Deposit paper checks using the Crowded mobile app. Available on iOS and Android.

Crowded Collect Features

Takes 1 min to create · Open or fixed amounts · Track payments · Send reminders · Contacts can pay multiples

FAQ: What Are the Fees?

Pricing from the CDS–Crowded agreement. CDS covers the account fee and 990 filing.

1 BANK SERVICES

Incoming ACH (outside of Collect)	Free
Outgoing ACH	\$2.49
Returned ACH	\$2.49
Check Deposit	Free
Send Check	\$7.50 / check

2 PAYMENT PROCESSING (COLLECT)

Card Processing	2.99%, min \$0.60 (payer fee coverage option available)
ACH for Collect	\$5.00 / transaction
In-Person Payments	3.99% + \$0.50 / transaction

3 CASH & SPENDING

ATM Cash Deposit	0.5% (max \$2,000 / day)
Digital Debit Cards	Free
Physical Debit Cards	1st card free · Additional / replacement: \$8 / card
Card Shipping	Free
Crowded Bank Account	Free (CDS Pays)
990 Tax Return Prep & Filing	Free (CDS Pays)

FAQ: What Types of Cards Can Be Issued?

Three card types are available — each designed for a different use case.

Admin Card

Unrestricted Debit Card

Full access to the account balance. Issued to authorized officers only. Best for day-to-day branch operating expenses.

Expense Card

Debit Card with Set Limit

Issued with a specific dollar limit (e.g., \$50, \$200, \$500, or any amount). Admin can view all spending. Unspent funds are returned to the account automatically.

Per Diem Card

Reimbursement Card

Used to reimburse contacts for expenses already incurred. Admin has no view into how funds are spent, and unused funds are NOT returned. Best for reimbursements.

FAQ: Deposits & Existing Bank Accounts

Two common questions from branches migrating to Crowded.

Can we deposit checks?

Yes

- Download the Crowded mobile app
- Use the mobile deposit feature to photograph and submit checks
- Available on iOS and Android

What about existing accounts?

1

They must be closed

Existing branch bank accounts likely use the wrong EIN and must be closed.

2

Transfer funds via ACH

Move existing balances to Crowded via ACH transfer.

3

Set up cards & collections

Once cards are issued and collections are configured, the old account can be closed.

FAQ: How Do We Process a Reimbursement?

The easiest and cleanest method is to use Crowded's Per Diem card feature.

RECOMMENDED METHOD

Issue a Per Diem Card for the Full Reimbursement Amount

The recipient receives a digital debit card loaded with the exact reimbursement amount. They spend it however they need. No receipts or reporting required on their end. Unused funds are not returned — so load the exact amount.

Why this works:

- No check to write, mail, or wait on
- No awkward cash handling
- Card is issued instantly — recipient gets it same day
- Full audit trail in Crowded — amount and recipient are logged

NEW - Bill Pay: Scan, Code & Pay

Crowded's Bill Pay feature is live — scan any invoice, let AI categorize it, and pay in 1–3 business days.

1

Scan or Upload the Invoice

Use the Crowded mobile app to photograph a paper invoice, or upload a PDF. Any vendor invoice format is accepted.

2

AI Codes the Invoice

Crowded's AI reads the invoice and automatically assigns the expense category, amount, and payee. Review and confirm before submitting.

3

Payment Processed in 1–3 Days

Once approved, payment is sent to the vendor. ACH transfers typically settle in 1–3 business days. Full audit trail is maintained.

Bill Pay keeps branch finances fully digital — no check-writing, no reimbursement delays, and a complete record of every payment.

Check Deposit Guide

Before depositing a check via the Crowded mobile app, ensure these four requirements are met.

1

Payee Name

Check must be made out to the LEGAL account name

2

Signature

Back of the check must be signed by the check's owner.

3

Endorsement

"For mobile deposit only at i3 Bank" must be written on the back.

4

Checkbox

If the check has a mobile deposit checkbox on the back, it must be checked.

Photo Tips for Mobile Deposit

Landscape Mode

Capture in landscape; disable rotation lock.

Dark Background

Use a dark, non-reflective surface. Avoid wood grain or marble.

Even Lighting

No shadows across the check. Avoid using flash.

Hold Parallel

Camera parallel to check, not at an angle.

Keep It Flat

No folds — folds make the image unreadable.

Define Borders

Optional: place a small dot at each corner to aid alignment.

NEW – Multiple Accepted Names for Check Deposits

Crowded now allows multiple name aliases on each branch account — checks made out to any of the following will be accepted for deposit.

West Side Branch of the Chicago Dental Society

West Suburban Branch of the Chicago Dental Society

North Side Branch of the Chicago Dental Society

Northwest Side Branch of the Chicago Dental Society

Kenwood/Hyde Park Branch of the Chicago Dental Society

South Suburban Branch of the Chicago Dental Society

Southwest Branch of the Chicago Dental Society

North Suburban Branch of the Chicago Dental Society

Northwest Suburban Branch of the Chicago Dental Society

Also accepted: "Chicago Dental Society" and "CDS"

If a check is made out to an old or informal branch name not listed here, the deposit will be rejected.

Crowded Training & One-on-One Support

CDS will be reaching out to schedule group training sessions on the Crowded platform. Individual time is also available for any branch treasurer who has questions or wants a walkthrough.

What to Expect

Group Training Sessions

CDS staff will contact your branch to schedule platform walkthroughs covering account setup, cards, collections, and bill pay.

Treasurer Office Hours

Book a 30-minute one-on-one session with CDS Accounting staff to walk through your specific account, ask questions, or get hands-on help.

Ongoing Support

After training, CDS remains available by email and phone for any Crowded questions that come up during your term.

Book Your Session

30-minute slots available with
CDS Accounting Staff

[Book a Crowded Training Session](#)

Questions in the meantime:

accounting@cds.org

Questions?