

# Electronic Contributions Program

## Frequently Asked Questions

### **Q: What is an Electronic Contribution?**

An electronic contribution is an automatic transfer that allows you to make contributions without writing checks.

### **Q: Why would I want to give to the church using Electronic Contribution?**

Many people who give regularly find that electronic giving is a convenient option to fulfill their giving commitments. This is especially true when you cannot attend a worship service. It saves time! It saves work! It simplifies your life! Electronic giving also helps your church predict its income so that the mission and ministry of the church can be better planned.

### **Q. When will my contribution be deducted from my account?**

On its due date. You select the frequency and timing on the authorization form.

### **Q. How much do I have to give?**

There are no minimum or maximums to the amount you can give.

### **Q. If I do not write checks, how do I keep my checkbook balance straight?**

Since your contribution is made at a pre-established time, you simply record it in your check register on the appropriate date.

### **Q. Without a canceled check, how can I prove I made my contribution?**

Your bank statement provides a printed description for your electronic transfers (MUNCY FUM CHURCH). In addition, the individual contribution statements provided by the financial secretary will list your gifts that were given electronically.

### **Q. Is electronic giving risky?**

Statistically, the safety of electronic transactions is hundreds of times greater than the more traditional payment methods of checks and credit cards. Each time you give a check to a person or business, you're giving them your bank and account number information. With electronic giving, you're providing your account information just once and the secure electronic giving system generates the transactions from that point forward.

### **Q. How do I participate in the weekly offering if my gift is automatically deducted from my bank account?**

Some people who give electronically also give during worship as they feel led. In addition, the pew envelope holders contain cards containing the statement "I Contribute Electronically". The card can be placed in the collection plate in lieu of an envelope.

### **Q. What if I change bank accounts?**

Notify us and we will give you a new authorization form to use to supply your new banking information.

### **Q. Can I change or stop my electronic contribution?**

You can change the amount of your gift or stop electronic giving at any time. Just notify the church office in writing.

### **Q. Why can't I give by credit card?**

With electronic transfer, your entire gift goes to the church less a small fixed fee from the firm handling the transfer. When using a credit card, as much as 3 ½ % of your gift goes to the credit card company. Although some pay off their credit cards each month, many do not. We do not want to provide the opportunity for individuals to go into debt and/or pay high interest rates on their electronic gifts.