

**Answers to questions about using online giving
for contributions to Grace Community Christian Church**

Q - What is Online Giving?

A - It is an automatic funds transfer program, which allows you to make contributions without writing checks.

Q - What is the advantage of giving online?

A - It saves time! It saves work! It simplifies your life! You also help the church stabilize its budget and save money.

Q - How is my electronic contribution automatically deducted from my account?

A - You may log onto the church's online giving site, and give via debit card, or read the agreement and check the box for ach transactions to make donations via checking or savings account at the site. Once you authorize the transfer, your specified contributions can be taken out one time, or on a regular basis as you choose. The contribution is transferred directly from your checking or savings account to the church's account.

Q - When will my contribution be deducted from my account?

A – Within 24 hours for debit card transactions; 72 hours for ACH (checking or savings account donations). If you choose to give on a regular monthly basis automatically, you can designate when the donation should be processed.

Q- Can I donate amounts to different funds and special offerings, and have them all withdrawn from my account at different frequencies?

A- You can set up to contribute to different funds at different frequencies; HOWEVER, you will have to do each one separately. There is no way possible to split a single transaction into different amounts and frequencies. When you have completed giving to one fund for a certain frequency, simply go back in to complete another. You will receive separate receipts for each.

Q- What do I use when I do my taxes? Will I get a statement of everything I gave online?

A- You may request a statement from the church with all your donation information (online and in person), however, you may print out a statement from our online giving site for all transactions that were made online, using the time period you designate. This can be used for tax purposes.

Q- Can I look up all my donations online, even those that I gave while at church?

A- No. The only transactions you can view online are the ones that were completed online. Please contact the church office for complete donation information.

Q- Can anyone who works at the church see my account number?

A- No. No one at the church has access to your account /debit card numbers.

Q- What do I do if I forget my username or password?

A- If you forget your password, click on the “forgot password” link. You can then enter your username, and your password will be emailed to the email address you registered with. If you have forgotten your username, click

<mailto:info@graceceres.org>

This will bring up an email message that goes straight to the church. Let them know you have forgotten your username, and give them information with which to identify you with. You will receive an emailed message back with your username, or, a request for more information in order to verify your identity. Please allow 2 business days for username retrieval.

Q – If I do not write checks, how do I keep my checkbook balance straight?

A – You may either make a notation in your check register at the time of the transaction, or you can make the notation at the time that an email is sent to you acknowledging your contribution.

If you choose to contribute at regular automatic intervals, you can easily make the notations for the entire length of time that you are contributing all at once.

Q- What can I use to put into the collection basket when it comes around to me?

A- You may print out your acknowledgement page or the email that you receive when your transaction is processed. You will see that the information is inside an envelope shape...this is to make it easy for you to cut it out and put it in the collection plate.

Q – Without a cancelled check, how can I prove I made my contribution?

A – You have the option of printing or saving either the payment acknowledgement page, or the emailed acknowledgements. In addition, your bank statement shows an itemized list of electronic transfers. Your organization also has proof of your donation. Any of these can prove your contribution.

Q – Is electronic giving risky?

A – Electronic giving is less risky than check contribution. It cannot be lost, stolen or destroyed in the mail. You may choose in your profile to turn off account number save. With this option, you will have to enter your account number each time a transaction is made, but it will never automatically show on the page.

Q – What if I change bank accounts, or get a new debit card?

A – Update the information at the online giving site under the section “member profile”. If you have set up recurring transactions and you do not update your account information, you may be deactivated until you update your info. This is to prevent your account from being declined over and over.

Q – How much does electronic giving cost?

A – It costs you nothing and saves you time. The church pays nominal transaction fees...the lowest available. Debit cards cost the organization more than savings or checking account transfers. Because of this, you may choose to give by your bank account to save additional costs for your organization. In addition, the charges are transaction based, so if you can contribute once per month instead of weekly, again, it saves the church money.

Q – What if I try it and don't like it?

A – You can cancel your automatic deductions anytime via the online giving website.

Q – What if I only want to give on a monthly, quarterly, or annual basis?

A – You can choose these frequencies on your own when completing your giving info on the site. You also have the option to have your automatic deductions run for only a certain period of time if you attend more than one church through the year.

Q- The computer won't let me make my donation by using my bank account....the only option is for debit cards. Or, I can't make a contribution with a debit card.

A- Go back to the main menu, and choose "View the Authorization Agreement". Read the agreement and check the box to agree. Once that is done, you will have access to the bank ACH donation area. You may need to log out and log back in for this to take effect. Your bank may also have limited the ways you can donate. Not only do they have the option to allow debit and/or savings checking accounts, they also choose which debit cards are usable.