

FREQUENTLY ASKED QUESTIONS ABOUT ONLINE GIVING

Q. What are the major advantages of electronic giving by direct debit or credit card?

A. Electronic giving is all about convenience for you and consistency for the church. Electronic giving eliminates frequent check writing and helps members stay on track with pledges even when they are unable to attend services. The church in turn benefits from much-needed contribution consistency and a reduction in the volume of check and cash contributions that must be handled and manually processed in the church office.

Q. How does direct debit giving work?

A. Contributions are transferred automatically from your checking or savings account to the church's bank account on the date that you select.

Q. How does credit card giving work?

A. Contributions are posted to your credit card on the date that you select and appear on your monthly credit card statement.

Q. How are my automatic contributions deducted and transferred?

A. First, you fill out an online profile, set up a password, select the payment method, frequency, start date, and indicate the amount you wish to contribute on a regular basis. For direct debit, contributions are transferred through the Automated Clearing House (ACH) network—the same network already used by families to make mortgage and utility payments or to receive payroll earnings and Social Security income. Direct debit goes by other names including Electronic Funds Transfer (EFT), automatic payment, or simply, ACH. Credit card contributions are posted to your credit card account each month on the date that you select.

Q. How do I set up a recurring contribution?

A. Visit the church website at www.hopecherryville.org. Click on the "Online Giving" button, and follow the onscreen instructions to create an online profile and to schedule your recurring contributions.

Q. Do I have to wait until January to set up my recurring contribution?

A. No. You can set up your recurring contribution immediately at your current pledge level. You can log in online at a later time if you wish to increase or decrease your contribution.

Q. What can I use to prove I made a contribution?

A. Your bank statement or credit card statement will show an itemized list of electronic transactions to “Hope Lutheran Church” that can be used as a record of your contributions. The church will also record your gift and send you a statement of all contributions for tax purposes.

Q. Is giving by direct debit safe?

A. It is certainly safer than writing checks or carrying cash to church. To process electronic contributions, the church uses Vanco Services, LLC—an established and highly-regarded company that moves funds directly from church members to the church on the same day without any delay. Vanco processes contributions for more than 10,000 churches and nonprofit organizations.

Q. How much does online giving cost?

A. It costs you nothing and it costs the church very little. Direct debit is the lowest cost method of transferring funds. For credit card transactions, you have the option of contributing an additional 2.75% to cover the credit card transaction fees.

Q. What if I try online giving and don't like it?

A. You can cancel your recurring contribution at any time by logging into the account profile that you set up.

Q. What if my financial situation changes and I need to change my recurring contribution?

A. You can increase, decrease or temporarily suspend your recurring contribution at any time by logging into the account profile that you set up. Changes to or suspensions of contributions must be made prior to the scheduled processing date. Once your contribution has been processed, it cannot be changed or reversed.

Q. What if I change my personal information, credit card or bank account?

A. You can update your personal profile or credit card and banking information for recurring giving at any time by logging into the account profile that you set up.

Q. What if I want to set up recurring contributions but do not have access to the internet?

A. Contact the church office and we will provide an authorization form to you. We can set everything up based on your instructions. We can change or stop your recurring contribution at any time upon written authorization from you.

Q. Can I make periodic one-time contributions via the website without setting up an online account?

A. Yes. You can make periodic one-time contributions without setting up an online account. However, if you do not create an online account profile, you will not be able to view your online contribution history.

Q. Will weekly offering envelopes still be available?

A. Yes. Unless you tell us that you do not want offering envelopes, you will receive them. If you do not want to use offering envelopes, please call or email the church office.

Q. How can I still participate in the offering during services?

A. You can still display a symbolic act of giving by either writing “I Give Electronically” on the outside of your offering envelope or by placing an “I Give Electronically” pew card in the offering plate.

Q. Will I still receive a contribution statement if I contribute electronically?

A. Yes. We will mail contribution statements to all members no matter what method of giving is used.

Q. I’m used to contributing weekly. Is that the best way when making recurring contributions on my credit card?

A. Most credit card companies issue statements monthly, so your contribution, whether as one monthly charge or weekly charges will appear on one statement. We are charged a fee for every transaction, so a single monthly charge is preferable. Since direct withdrawals from your checking or savings account are processed upon receipt, choose whichever frequency works best for your budget.

Q. Can I view my past giving history online?

A. Only electronic giving history will be available via your online account profile. If you would like a statement that includes all methods of giving, please contact the church office by phone or email.

Q. My question is not answered here, now what?

A. If you have any questions about online giving, please contact the church office by phone or email.