

Frequently Asked Questions About Online Giving through Greentree Church Website

Q: Why should I consider using Online Giving?

There are many advantages to online giving but here are a few for thought:

- Reduce the number of checks you write and the paperwork that goes with it.
- Never miss a giving opportunity because you forgot your cash or checkbook.
- Support the important work at Greentree Church even while out of town or on vacation.
- Lower the church's processing costs so more of your gift can be utilized.

Q: How do I get started?

Click on the "**GIVE**" button on our website. You can sign up for automatic deductions from either your checking or savings account, or using a debit card. Enter your information. If you have questions, feel free to call our church office and Susan Fine will assist you. The initial set-up takes a few extra minutes the first time only.

Q: Are electronic contributions risky?

No. An electronic contribution is safer than writing a check; it can't be lost, stolen or destroyed in the mail. All Automatic Clearing House (ACH) transactions are regulated by the Federal Reserve and are governed by strict national rules and guidelines. Over four billion ACH transactions are processed annually in the United States.

Q: Is there any charge to me from my bank to give online?

No. Automatic Clearing House transactions carry no bank fees.

Q: How can funds be withdrawn from my checking or savings account?

Only with your authorization. You can do so each time you wish to make a gift or you can set-up your gifts to be made according to a recurring schedule which you determine. Nothing can be deducted from your account unless you specifically authorize it.

Q: Why can't I give by credit card?

We chose to not use credit cards for two primary reasons:

- A. With an electronic transfer, your entire gift goes to the church. When using a credit card, as much as 3% of your gift would go to the credit card company.
- B. Although many pay off their credit cards each month, many also do not. We don't want to potentially put someone in the place of going into debt and paying credit card interest on gifts given to the church.

Q: When would this automatic contribution be taken from my account?

You can contribute weekly, bi-weekly, monthly or a one-time contribution. For a one-time contribution you select the date you want the contribution to reach the church. If you select a date that doesn't allow enough processing time, the transaction will complete on the next earliest date.

If you wish to set-up an automatic contribution on a weekly, bi-weekly or monthly basis, you select the start date that you would like your contributions to begin. The start date you select can even be the same day if it is before 3:00 pm central time; otherwise it will be processed for the next earliest date excluding weekends and Federal holidays.

Q: Can I test this by giving one time?

Yes, you may test website giving by selecting "One Time" in the frequency drop down box.

Q: Can I designate my giving online?

You can give your offering to any of our regular church funds: General Fund(operating), Missions Fund or to the Building Fund.

Q: What if I want to automatically give my tithes weekly and to another fund one per month?

If you want to designate more than one fund contribution online, but each at a different frequency (i.e. monthly, weekly, etc.), you simply complete the registration process for each contribution separately.

Q: What if I want to change the amount of my contribution or how often I give?

When you register, you create your own profile and password to manage your account. You will be able to view your contribution history, change the amount and/or date that you give, and update your profile information. If you have any questions on how to go about this, please contact our financial secretary, Susan Fine, at 609-927-3838.

Q: What if I change banks or accounts?

You will need to go to the website and change your account information. If you have any questions at that time, contact our church office.

Q: What if I move or lose my job and need to cancel the automatic deductions?

You can cancel at any time. You can do so online at our website.

Q: How can I keep a record of the amount I have contributed?

Upon registering for the program, you have the option to create your own profile which will allow you to view your contribution history at any time. Your bank statement will also provide you with an itemized list of all automatic giving transactions. In addition, Greentree Church will continue to send you an annual contribution report that is acceptable to the IRS.

Q: How does Greentree Church make sure financial gifts are used appropriately?

We employ a non-aligned accounting firm to perform an annual certified financial audit of the past year's financial transactions. This independent audit is available to any of our church members on request.

Q: Who do I contact at Greentree Church if I have more questions?

Email Susan Fine at susanfine@greentree.org or call her at 609-927-3838 and she will be glad to address your questions and concerns.