

## FREQUENTLY ASKED QUESTIONS ABOUT DIRECT DEBIT GIVING

### Q. What is Direct Debit Giving?

**A. Direct Debit Giving** is used to automatically transfer funds from your checking or savings account to the church's bank account. If you are already using direct debit to make mortgage and car payments or to pay utility bills, then you know how it works.

### Q. What are the major advantages of electronic giving by Direct Debit?

**A.** Direct Debit is about convenience for members who like to use these types of payment options. 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 donation 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.

### Q. How are my automatic contributions deducted and transferred?

**A.** First, you sign and return an authorization form to the church indicating the amount you wish to contribute on a regular basis. Contributions are then 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.

### Q. When will my contribution be debited from my account?

**A.** A debit to your account will occur each month on the date you specify on your authorization form.

### Q. How will I keep track of contributions in my check register?

**A.** Since your contribution is made at a pre-established time, you simply record it in your check register on the appropriate date. Electronic contributions will appear on your bank statement.

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

**A.** Your bank statement will show an itemized list of electronic transactions that can be used as proof of your contributions.

### Q. Is giving by Direct Debit risky?

**A.** It is certainly less risky than writing checks or carrying cash to church. To process electronic donations, the church uses Choice One Bank, our current local bank.

**Q. How much does Direct Debit giving cost?**

**A.** It costs you nothing and it costs the church very little. It is the lowest cost method of transferring funds.

**Q. What if I try electronic giving by Direct Debit and don't like it?**

**A.** You can cancel your authorization at any time by notifying the church.

**Q. How can I sign up for electronic giving by Direct Debit?**

**A.** Complete, sign and return an authorization form to the church office.