

FAQ's: Online Giving

1. Why would I want to do online giving?

For you . . . **it's about convenience:**

- ✓ no more check writing
- ✓ no more postage if you mail your giving
- ✓ your giving stays on track even if you're away on business or vacation
- ✓ you can view and download your giving record anytime
- ✓ you can make changes to your giving plan from home or anywhere with Internet access

For the church . . . Giving can fluctuate quite a bit from month to month, which presents a challenge for planning and forecasting throughout the year. With online giving, the church benefits from the consistency provided through recurring, automatic transactions to support our ministries and operating costs. We also benefit from a reduction in the volume of check and cash contributions prepared manually for deposit each week in the church office.

2. How much does online giving cost?

It costs you nothing, and cost to the church is very little -- a monthly service fee of \$25 and \$0.25 per transaction for savings/checking withdrawals. And, cost to the church is offset by the benefit of consistent income and the opportunity for additional gifts by anyone visiting the church web site.

Example: For an individual who elects to give a monthly amount from his or her checking or savings account, cost to the church is only \$3 for the entire year.

Givers can also use a debit or credit card for one-time or recurring gifts to the church. The fees are higher, however, for debit and credit cards (2.75% + \$0.45 per transaction). The giver is given the option to cover the 2.75%.

3. I like the idea but I would miss the experience of putting my gift for God's work in the offering plate.

Giving cards will be available in the pews (or at seats during summer worship in the Fellowship Hall). The giving card can be placed in the offering plate for online givers who want a tangible connection with their giving.

4. How does online giving work?

Bank Account or Debit/Credit Card: Donations are automatically deducted from a checking or savings account designated by you. You can also use a debit or credit card for your donations to the church.

Recurring or One-Time: You can choose recurring donations (weekly, semi-monthly or monthly). You can also choose one-time donations, which provides a great convenience for giving to special causes.

Designations: You can choose where to direct your giving, including the General Operating Fund and/or Building Fund and/or Other to specify a ministry area or cause. (See Item 6 for more info.)

Making Changes or Stopping: At anytime, you can change the amount of your giving; change the bank account or credit card; place a temporary hold on your giving; you can also cancel or restart your online giving anytime.

5. Is it safe?

Your giving is transferred through ACH (Automated Clearing House), the same network commonly used by businesses and households for financial transactions, and all the standard security protocols are in place.

6. What are the different fund areas where I can designate my giving?

The **General Operating Fund** supports the budget plan for various ministries, such as Children & Family, Youth, or Missions. The General Operating Fund also supports the church's operating expenses, including staffing, office supplies, utilities, facility maintenance, etc.

The **Building Fund** helps pay off the mortgage on our newest building – the Fellowship Hall.

Other allows you to designate a specific ministry area or other cause organized or supported by the church.

7. Can I start online giving if I've already made a pledge for this year?

Yes. If you've already made a pledge for this year, it is on record in the church's database and your online giving will be applied to your pledge according to the allocations indicated on your pledge form.

8. Can I start online giving if I haven't made a pledge?

Absolutely! You can start online giving anytime and you can designate areas of giving as described in Item 6 above. Feel free to contact the church office for more information about giving areas.

9. What if I want to change or stop online giving?

As mentioned in Item 3, you can change or stop your online giving anytime by accessing your online account to make the change or by completing a change form at the church office.

10. How do I get started with online giving?

You can sign up in one of two ways:

- ✓ Go to the church web site at www.fpcmissoula.org, select Giving from the page menu, click Online Giving, and follow the simple instructions to create your giving profile;

- OR -

- ✓ If you're not comfortable with computers or the Internet, you can complete an authorization form (attached) and the church staff will create your giving profile for you.

11. Other questions? Contact the church office at 549-5144 or fristpres@fpcmissoula.org.