



ONLINE GIVING F.A.Q.

Communicating, Cultivating and Celebrating our LIFE in Christ...

Q: Why online giving?

Malachi 3:10 says, "Bring the whole tithe into the storehouse ... and test Me now in this," says the Lord of hosts, "if I will not open for you the windows of heaven and pour out for you a blessing..." Numerous other Bible verses describe the importance of giving to the Lord. Meanwhile, in our web-based society, people are growing more and more accustomed to handling their finances online. The number of Americans who bank online has continued to grow exponentially. Many of the people who perform their financial interactions online find it increasingly difficult to remember to mail a check or bring their gift to church. Our hope is to meet people where they are and enable them to fulfill what God is calling them to do.

Q: What are the benefits of giving online?

The online giving process will benefit both you as the giver and the church as the receiver. You benefit from the ability to create one or multiple giving schedules that fit your lifestyle. You are always in control of your giving through your Fellowship One Account. Online giving is fast, convenient and consistent. When you are out of town or unable to attend a service, you won't have to worry about the commitments you've made. In addition, the church will benefit from the decreased time and cost required to process these transactions as compared to paper checks.

Q: How do I participate in the weekly offering if my contribution is automatically deducted from my bank account?

If you wish, you can write "I'm giving online" on the giving envelope and place it in the offering plate, but it is not necessary.

Q: What security is in place?

When you are entering and viewing Online Giving Information you are using our tool's secure servers. All of your information is encrypted (in 128 bit encryption) prior to being transferred and sensitive stored information is encrypted in our Online Giving database. There is no stronger form of protection than encryption and by doing this, we eliminate the possibility that someone might "tap" the line and extract your personal data from it.

Q: What is 128-bit encryption?

128-bit encryption is 300 septillion times stronger than standard encryption. Browsers with standard 40 and 56-bit encryption make available billions of possible keys. 128-bit encryption means that there are 2128 billion possible keys to your information and every time you access the Online Giving servers the key is changed. 128-bit SSL encryption has never been broken and according to RSL Labs, it would take a "trillion-trillion years" to crack the code using today's technology.

Q: Why do I hear about increased fraud online?

The increased fraud is due to the ease of using stolen credit card numbers online, NOT stealing credit card info. For example, when you give your credit card to the waiter at your favorite restaurant, he/she has the opportunity to "take notes" and could then use the "stolen" information

anonymously online without a physical card. At this point we have made the decision to not offer credit card giving through our website.

Q: Are electronic contributions risky?

No. An electronic contribution is safer than writing a check and it can't be lost, stolen or destroyed in the mail. All Electronic Fund Transfer (EFT) transactions are governed by strict national rules and guidelines.

Q: How does online giving work?

You decide how much to give and you decide when it is withdrawn from your account. At any point in the process, you are given an opportunity to cancel and exit from Online Giving, if necessary. Be assured that your account information is not shared with anyone else.

Q: Can I give to the building fund (Unimaginable Campaign)?

Yes, you will be able to give to the General Fund, to World Missions and the Building Fund.

Q: How can funds be withdrawn directly from my account?

Only with your authorization. No one can deduct money from your account automatically unless you specifically authorize it. You are always in control of your giving through your SignUsUp Account.

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

Through your Fellowship One account, you can specify when and how often you want your contribution made. When the date you have selected falls on a weekend or holiday, the transaction will occur on the next banking day.

Q: If I don't write checks, how do I keep my checkbook balance straight?

Your contribution is made on a pre-established day, so you can deduct it from your check record then.

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

We chose to take the time to set up online giving through electronic funds transfer rather than credit card for two primary reasons: With 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 company. Although many pay off their credit cards each month, many also do not. We didn't want to potentially put someone in the place of going in debt and paying credit interest on gifts given to the church.

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

Your bank statement will include an itemized list of automatic gifts given from your account. All Online Giving transactions will appear and can be seen through your Fellowship One account as well as on your year-end contribution statement.

Q: What if I change banks or accounts or want to change the amount of my contribution?

You can change your giving choices at anytime online.

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

No. Electronic funds transfers carry no bank fees.

Q: Who do I talk to if I have more questions?

If you have questions about giving online, contact Julie Alford by calling the church office at 972-347-2481.