

Electronic Giving

Open your heart without opening your checkbook

Electronic Giving is the term used to describe automatic methods for making contributions on a regular basis without the need to write checks or carry cash. Although Direct Debit Giving (automatic withdrawals from your checking account) is the original and most popular form of electronic giving, the term is now widely used to describe Credit Card Giving as well.

Frequently Asked Questions About Electronic Giving

Q. What are the major advantages of electronic giving?

A. Electronic giving is all about convenience for you and consistency for the church. Electronic giving eliminates frequent check writing and helps members to contribute 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 by volunteer offertory collection counters.

Q. How does electronic giving work?

A. Contributions are automatically withdrawn from your checking account or are charged to your credit card then transferred to the church's bank account.

Q. How are my automatic contributions deducted and transferred?

A. 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.

Q. When will my contribution be debited from or charged to my account?

A. It will occur on the date(s) you specify when you sign-up. Simply follow the on-line instructions and choose the plan best suited for you.

Q. How can I sign up for electronic giving?

A. Sign-up today by logging on to www.bedeva.org. There is a link at the bottom of the home page to *Electronic Giving*. If it's easier, call a member of our Business Office at 757-603-6989. A Business Staff member can take your information by phone or you can make an appointment for personal assistance.

Q. How will I make contributions for second or special collections?

A. The enrollment page will guide you through simple steps to arrange recurring or one-time transfers for the Offertory Collection, designating specific amounts for Stewardship, Social Ministry, Debt Reduction, Capital Improvement, upcoming Special Collections and/or School of Religion Fees. Each month the Special Collections will change. A calendar of dates for the Special Collections will appear in the bulletin each week identifying the Special Collections for the month. You can return to the website at any time to enter an amount for a Special Collection or to make changes to your recurring giving.

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. *All* electronic transactions appear on your bank or credit card statement, too!

Q. Is E-Giving Online risky?

A. The Federal Trade Commission provides a free guide regarding e-payments. In the FTC's "A Consumer's Guide to e-payments" it informs a consumer about the "Fair Credit Billing Act [FCBA] and "Electronic Fund Transfer Act" [EFTA], which established protection against lost or stolen credit or debit cards and associated procedures to resolve error, theft, etc. A thorough explanation can be found on their website at <http://www.ftc.gov/bcp/online/pubs/online/payments>.

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

A. You can cancel your authorization at any time by accessing your personal account online or by calling 757-603-6989 and asking to speak to a member of the Business Office.