

Statement and Frequent Ask Question (FAQ)



Automatic Contributions are now available at Winterville Christian Church (WCC)

WCC is very excited that we now can setup automatic transfers from your checking or savings account via ACH for your Church Donations. The first draft will start on 2/1/2016. There will be two draft dates each month from which you may choose **ONE**, the 1st or the 15th (Please remember you can only choose one draft date for each month). Example: If you normally give \$25.00 weekly by check, and want to utilize this program, then you would choose to give \$108.33 ($\$25.00 \times 52 \div 12$) on either the 1st or the 15th monthly.

Frequently Asked Questions about Automatic Giving

- Why would I want to make online contributions?
- What are my payment options for an online donation?
- What if I make a mistake, and I need to get a refund or change my contribution amount?
- What is ACH and can I trust the security?
- Electronic bill pay is offered for free by my bank – wouldn't that be better?
- Can I set up my regular tithe to be automatically debited, and then make single contributions at different times of the year?
- Can I still make special designations to different Church funds or Missions?
- Are my donations still tax-deductible if I do them online?
- Does the Church have to pay extra to process online contributions?
- Can I stop or make changes to my ACH debit schedule?

Why would I want to make automatic draft (ACH) contributions?

Electronic collections by churches have been on the rise since the beginning of this decade, and worshippers have embraced these donation methods as the country has gotten more familiar with paying much, if not all, of their household bills electronically. Security and convenience are the biggest reasons for those making the donation, but for the Church, the regular, automatic collections help to stabilize their cash flow throughout the year. Furthermore, fewer hours are spent each year by volunteers and salaried church staff members who have to open offering envelopes, sort the checks and calculate totals, then make the weekly trips to the bank to make the deposits.

What are my payment options for an online contribution?

You can make contributions anytime, for any amount, using an ACH debit to your bank account. Simply complete the draft authorization form.

You can set up automatic monthly ACH withdrawal anytime from either a checking or savings account.

What if I make a mistake, and/or I need to stop or change my contribution amount?

ACH debit transactions can be changed quickly by our Church's Treasury. Just complete a form requesting to stop and or change the draft and submit to the church. If a mistake is made refund options are available.

What is ACH and can I trust the security?

By providing your bank's ABA routing number and your account number (both found at the bottom of your checks), our bank (First Citizens) can initiate a bank-to-bank transfer between your account and WCC's account. ACH transactions are preferred by employers, businesses and governments in the United States, and if you have ever received direct deposit from your employer, set up an automatic withdrawal to pay a loan or bill, or received a refund from the government, then you have participated in an ACH transaction. Convenience, security, extremely low error rate, and personnel cost savings (reducing employee hours worked) are the main reasons why ACH is commonplace in our society.

Electronic Bill Pay is offered for free by my bank – wouldn't that be better?

Most banks offer this service for free to their customers, and many of us use this to pay all or most of our monthly bills. However, the only thing electronic about Electronic Bill Pay is how you set up the payment parameters (online). What happens is your bank sends a printed check to the merchant or utility according to your payment instructions set up online. Then a salaried employee (or many) must open envelopes, sort the checks, calculate totals, and make the regular trips to the bank to deposit the checks. So the cost to the customer (you) is zero, but there are processing costs involved for the business, or church, that receives these checks. The customer's greatest advantage with electronic bill pay is they have 100% control over the payments that are made. When changes are needed to your recurring ACH transfer, the Church Office or Treasure at the church must make this change for you.

Can I set up my regular tithe to be automatically debited, and then make single contributions at different times of the year?

Absolutely, you can always make donations anytime by simply submitting a check to WCC. This will not affect your automatic contributions at all.

Can I still make special designations to different Church funds or Missions?

You may designate all or a portion of your contributions to be applied to different funds of the Church. When you set up recurring ACH withdrawals from your account, you will state your desired designation when you submit your sign-up form, and you can make changes to your designation instructions at any time by contacting the Church Office or Treasure. If these boxes are blank, then the entire contribution will be applied to the WCC General Fund.

Are my donations still tax-deductible if I do them online?

Your electronic contributions are completely tax-deductible, as long as no goods or services were received as a result of the contribution. You can receive a copy of your tax-deductible contributions by contacting the Church Office or Treasure.

Does the Church have to pay extra to process online contributions?

There are services fees which we pay to offer online contributions. These types of fees are industry standard and are paid by any business or government entity which offers ACH payment options. The actual costs are:

25.00 Monthly

Can I stop or make changes to my ACH debit schedule?

You may change or stop your payments or your schedule anytime you wish. You will need to contact the Church Office or Treasure and submit the stop request form.

Please contact the Church Treasure (Stacey Mills - staceym@welcomecu.org) for any questions.