

eGive Frequently Asked Questions

Q: How can funds be withdrawn directly from my account? Only with your authorization. Nobody can deduct money from your account electronically unless you specifically authorize it.

Q: Are electronic contributions risky? No. An electronic contribution is actually *safer* than writing a check. It can't be lost, stolen or destroyed in the mail, and since it is not handled by any person (unlike conventional offering checks) your account information is not exposed to anyone. When you sign up for *eGive* you are only giving information that is already printed on your check. National laws, rules, and guidelines govern all Electronic Fund Transfer (EFT) transactions. Over four billion EFT transactions are processed annually in the United States. It is a proven, safe process that has been in use for decades, even prior to the advent of the Internet.

Q: When would this automatic contribution be taken from my account? When you sign up, you specify whether you want your contribution made one-time, weekly, semi-monthly, monthly, etc. For on-going weekly giving, the amount is deducted on Fridays. For semi-monthly, on the 15th and last day of month. For monthly, on the date of your choosing. (When a date falls on a weekend or holiday, the transaction will occur on the next business day.) Since your *eGive* enrollment will be verified with your bank, you should allow at least three business days for it to take effect.

Q: Although I usually give the same amount each offering, sometimes I like to give an extra gift. How do I handle this? You can enter an additional one-time gift via *eGive* anytime, even if you have already set up a regular giving cycle with *eGive*. This is a great way to tithe on, say, a bonus check or to give toward special funds. Also, an offering collection will *always* be part of our Sunday service, so you will always have the option to place additional gifts in the offering plate.

Q: Can I give to the designated funds such as Building, Missions, etc.? Yes, just put the amounts you want to commit to different purposes in the

"Breakout of Giving" section on the sign up form (all funds not otherwise designated will go into the General Fund toward current year expenses). Your bank statement will show the *total* of the transaction; however, the church receives the breakdown directly from *eGive* and will apply your gift to the designated funds, as you will see on your quarterly giving statements.

Q: How do I participate in the weekly offering if my contribution is automatically deducted from my bank account? You are encouraged to make the offertory a meditative, worshipful time of thanksgiving to the Lord. Some may find it meaningful to still place something in the offering plate as it passes, as a symbol of surrender and worship to the Lord. You will find *eGive* cards in the pew pockets that you may use for this purpose if desired.

Q: If I don't write checks, how do I keep my checkbook balance straight as well as keep track of my total contributions? Your contribution is made on the pre-established day(s) of your choice, so you should deduct it from your check record then. If you provide an email address you will receive a general email reminder thanking you for giving to Bricktown Gospel Fellowship each time your giving is posted.

Your bank statement will list automatic gifts given from your account. Bricktown will continue to provide you with a personal giving statement for your tax records each quarter and at year-end.

Q: What if I change bank accounts or want to change the amount of my contribution? You can enter changes to your giving choices at any time, 24 hours a day/7 days a week, through the web site. Since any changes you enter will be verified with your bank, you should allow at least 3 business days for your changes to take effect.

Q: Is there any charge to me from my bank? No. Electronic funds transfers carry no bank fees and this service is free to you. Bricktown is charged a nominal monthly fee (\$25 as of 11/2007) for the service plus 15 cents per transaction. Participating *eGive* churches have found that any costs incurred are more than recouped by increase in consistency in giving as

well as by the reduction in both bookkeeping labor and offering envelope service expenses. The workload for our volunteer offering counter teams will also be reduced.

Q: How can I be confident this service works as described? Since May 2008, several Bricktown attendees have been personally piloting the *eGive* service with completely satisfactory results. Close to 100 churches nationwide (and growing) use *eGive* to receive electronic tithes and offerings (see www.egive-usa.com/partners/ for the most current list of participating organizations). Hundreds more churches offer electronic contribution services to their congregants via a variety of similar service providers.

Q: Can I test this by giving one time? Yes. You may test online giving by selecting "One-Time Gift" in the Giving Amount and Date section of the sign up process.

Q: Why can't I give by credit card? At present, we chose to offer electronic giving exclusively through electronic funds transfer rather than credit card for two primary reasons:

- 1) With electronic transfer, your entire gift goes to the church (less a nominal charge to the church of 15 cents per transaction). When using a credit card, as much as 3% of your gift would go to the credit card company.
- 2) Although many pay off their credit cards each month, many do not. We do not want to potentially put someone in the place of going in debt and paying credit interest on gifts given to the church.

However, should the credit card option become more cost-effective in the future, and/or should there be a groundswell of demand for it, we may consider adding that option in the future.

Q: Who do I talk to if I have more questions? Email our bookkeeper Pauline Tyree at pauline@bricktowntogospel.org or call her at the church office: 845-429-7327 ext.2.