

Frequently Asked Questions

Questions and Answers about Electronic Giving transactions.

(Info taken from www.electronicpayments.org)



How secure is my account information?

Electronic contributions are protected by federal regulations. Under the Federal Reserve Board's Regulation E, your financial institution is required to investigate any electronic transactions that you believe to be in error, provided that you notify your financial institution.

Won't more people have access to my personal account information?

The information that you provide simply becomes part of the transfer information read by computers. No one needs to know or refer to that information.

What if I have a problem?

Problems with electronic transactions are rare. If you do encounter a problem, notify the church. It can usually be corrected immediately.

What if I don't have enough money in my account when the transaction is posted to my account?

You are obligated to have the money in your account for your electronic contributions in the same way that you must have funds in your account if you write a check. If you do not have enough money in your account, your bank may charge you extra fees.

What prevents the church from accessing my account whenever it wants to?

Federal law (Federal Regulation E) protects you from unauthorized debits from your checking or savings account. With electronic giving, you have the right to stop or reverse a payment you believe you did not authorize, or was made in error.

What if my payment date falls on a holiday?

If your pay date falls on a holiday or other dates when your financial institution is closed, your contribution will be debited from your account on the next business day.

Is it easy to change or stop enrollment in the process?

If you want to change any aspect of participating in the Electronic Giving process, simply contact Wanda Johnson in the church office. You will need to fill out authorization paperwork.