

Electronic Giving Now Available

By the time you read this article, online, or electronic, giving will be in place at Sharpstown Baptist Church. We have selected Vanco Services, a merchant provider that has processed electronic donations for over 10,000 churches and non-profit organizations.

We are accepting two different types of electronic gifts:

- Online giving – direct gift to the church from your checking account (controlled and authorized by you), also referred to as ACH or electronic checks
- Credit and debit card giving (Visa/MasterCard)

All of us know that more and more of our financial transactions are being carried out online via the Internet. The use of online bill payments, electronic purchases, etc. has increased by 50% since 2000. Personally, my family has gone from writing 20 to 40 checks per month to writing approximately 8 – and 4 of those are to the church.

Studies show that the average church member misses seven Sundays per year and often do not make up their gifts to the church for those missed Sundays. It's not intentional – we all lead busy lives and many times, just forget. Nevertheless, the church's expenses continue week after week! Many churches that offer online giving have seen their contributions increase by as much as 15%.

I'm sure your first question is, "How much is this going to cost the church?"

- ACH or electronic check transactions are very inexpensive – 25 cents to process each check.
- Visa/MasterCard gifts are a little more costly - 2.75% of the total amount. When you donate, you will have the option of having this amount added to your charge to offset the cost to the church.

Some of you may have concerns with credit card giving, and rightfully so. We hope that church members use the credit/debit card option for convenience, earning rewards points, etc. We strongly discourage anyone from entering into credit card debt to give to the church.

So, how does online giving work?

- Go to the church's website, <http://www.sharp-church.org>.
- On the home page, look for a button that says "Give Now" and click on it.
- This takes you to a secure web page on Vanco Services' server – the page looks similar to our home page and even has the church banner on it.

- From here, you have multiple options:
 - Make a one time or recurring donation from your checking account or credit/debit card.
 - Set up an online profile if you desire, or you can give without setting up a profile. If you set up a profile, you can log in and review your giving history at any time. Also, your banking and/or credit/debit card information will be saved, so you won't have to re-enter it every time.
 - Give to one fund or multiple funds, just as you designate currently with your offering envelope. If you don't see your fund listed, use the "other" category and enter the fund to which you are contributing.
 - Give a donation in memory of someone.
 - Print a receipt for your transaction immediately.

The website is very "user friendly" and will take you through the giving process step by step.

What are the advantages of electronic giving?

- No more check writing or preparing envelopes.
- You can continue your financial support to the church when travel, illness, or other circumstances prevent you from attending services.
- You can stay on track with your tithing commitments to the church.
- You can start or stop recurring electronic donations at any time.
- It is safer than bringing a check or cash to church – Vanco Services is a PCI (Payment Card Industry) Level 1 provider, which means they offer the highest level of security. Only 400 (of approximately 1 million) merchant providers have received this designation.
- Our typical summer slump in giving is substantially reduced.
- Reduced staff time for processing checks.
- Greater security in the church office with the reduced handling of checks and cash.
- Minimal cost to the church for the convenience of online giving.

We are excited about the opportunities provided to us by online giving. As you contemplate your future contributions to the church, please consider making your gift online.

Brian White, Church Treasurer