

PAYING MY PLEDGE - FREQUENTLY ASKED QUESTIONS

What options do I have for paying my pledge to Grace Church?

You can pay your pledge in one of three ways:

1. By cash or check using an offering envelope (or, by check without offering envelope).
2. By electronic transfer from your checking account (i.e., ACH) using web-based GivingFire via Grace's website.
3. By credit or debit card payment using web-based GivingFire via Grace's website.

You can pay your pledge on a fixed (recurring) schedule, for example weekly or monthly, or choose to pay at times that work for you. All the pledge options described here can accommodate a recurring payment schedule; if you need more flexibility, consider checks, cash, or use single (one-time) GivingFire payments on a schedule that works for you.

What should I consider if I want to use cash or checks to pay my pledge?

You can request pledge envelopes to put your pledge payment in the offering plate on Sundays or mail to the church office if you're away. Each set of envelopes has a unique number that allows the Pledge Secretary to identify the pledger. There are 52 envelopes in each set – one for each week – but you can choose to use them less frequently.

Checks may be put in the offering plate or mailed to the office without a pledge envelope, but the Pledge Secretary cannot "credit" the payment to you if cash is put in the plate without its source being identified.

What are ACH pledge payments?

ACH is a way of processing credit transactions, including automatic payments from a checking account. Pledgers have the option of paying their pledge this way, either by setting up the payment directly with their bank (you should check with your bank to verify whether it will charge you a fee for this service) or by using GivingFire as described below.

What should I consider if I want to pay by debit or credit card or use GivingFire for ACH payments?

Grace is using GivingFire – accessible from Grace's web site – for processing single and recurring credit and debit card payments, as well as ACH payments, for pledge. Once an account is set up, pledgers can fully manage and monitor

their pledges and credit, debit, or ACH payments electronically via this secured website.

The GivingFire option for pledge payment offers flexibility in timing and amount of payment and allows you to make payments remotely (even when you're on vacation). Those using rewards cards get the added benefit of points, miles, or other rewards.

Instructions for setting up your GivingFire account and credit, debit, or ACH payments are available **here**. [or attached in the case of hard copy distribution]

Why is there a processing fee for GivingFire payments and who pays the fee?

There is a processing fee of 2.5% for all payments through GivingFire. Credit and debit card payments typically incur a processing cost but since merchants, restaurants, etc. usually pay the fees many consumers are unaware of this cost.

In the case of GivingFire, Grace will pay the fee unless the pledger chooses to include the tax-deductible processing fee along with their pledge payment to Grace.

Additional questions?

Please contact our Pledge Secretary, Sally Ann Mock: samock34@aol.com

For assistance with GivingFire, please contact Pat Cose: pacose@msn.com