

July 15, 2014

Dear Brothers and Sisters in Christ,

As pastor of the Queen of Saints cluster, one of my responsibilities is the financial administration of the parishes. Fortunately, all of our parishes in the cluster are in excellent financial care, due in great part to the dedicated work of the Councils and administration. There is a solid foundation on which to build the future.

The Queen of Saints cluster is offering, for your convenience, an Electronic Funds Transfer (EFT) program designed to facilitate regular contributions to the weekly budget offertory and other scheduled collections. By utilizing this plan, your contributions will be automatically transferred from your checking or savings account, on a regularly scheduled basis designated by you, to your registered parish.

You may already be involved in Electronic Funds Transfer with one of your monthly bills such as your mortgage, utilities, or credit card. It is similar to a direct deposit transaction. Contributions are automatically withdrawn from your account and directly deposited into your registered parish's checking account on a schedule determined by you. This is available for all the same contributions as if contributing through the boxed envelopes. Your contribution can be withdrawn from any financial institution and it will show up on your bank statement as an automatic withdrawal, the same as a check.

The EFT Program is an online giving program. It is a **simple, convenient, and time-saving** service to parishioners and assists in the fulfillment of your stewardship commitment to tithing. It is anticipated that our parishes will benefit from the improved efficiencies and more consistent level of contributions typically associated with online giving collections.

Online Giving eliminates the need for budget envelopes, saving money for each parish by reducing the number of envelopes we order for parishioners and the postage required to mail them. It also would reduce your need to have to remember to write and bring a check for your contribution each week. Your online giving contribution would be regularly deducted, thus eliminating missing your contribution while you are away from the parish on vacation and the need to "catch-up" when you return.

To enroll, log onto our website at [www.queenofsaints.com](http://www.queenofsaints.com), click on the Online Giving tab, and choose your parish. Create your account and establish your contributions. Your account gives you access to your contributions at any time and you can print off reports of your donations.

The online services are made via a secure website managed by Vanco Services, LLC. Vanco Services is a PCI (Payment Card Industry) Level 1 Compliant Service Provider specializing in electronic payment solutions, providing secure and reliable processing of your contributions. Vanco works with over 20,000 organizations in a variety of industries nationwide and has more than 20 years of experience in Automated Clearing House (ACH) processing, cash management and risk management. Vanco Services provides the highest level of security and confidentiality in processing electronic transactions with a reputation for providing timely, accurate, and secure processing services, utilizing the latest technology and incorporating risk management into every facet of their business.

Enclosed with this letter is a frequently asked question sheet. Please take the time to review it as it answers questions, describes how online giving works, and how you can sign up. If you have questions, please contact Jaci Chambers, Business Manager, by phone at (319) 228-8131 or by email at [DBQ150bm@dbqarch.org](mailto:DBQ150bm@dbqarch.org).

Giving to charity in general and the Church in particular is fundamentally a religious act. It is an act of faith. It is a response to the generosity of God from whom all good gifts come. It is simply giving back to God and God's work a percentage of what God has given us. Our gift is offered in union with the Holy Sacrifice of the Mass, in which Jesus takes our humble offerings and unites them to his perfect offering of himself to the Father.

I encourage you to consider prayerfully your offering to the parish and to join me in signing up to make use of the EFT program as an expression of your stewardship over the blessings the Lord has bestowed upon you.

Your participation is very much appreciated.

Sincerely yours in Christ,

Rev. Craig E. Steimel  
Pastor

## Frequently Asked Questions about Online Giving

### **Q. What is Online Giving (EFT)?**

A. Online Giving or Electronic Funds Transfer (EFT) is the term used to describe the electronic exchange (transfer of money from one account to another) through computer-based systems. The automatic transfer of money allows contributions to be made on a regular basis without the need to write checks, carry cash, or prepare envelopes.

### **Q. Are the boxed envelopes going away and are we being forced to use this program?**

A. ABSOLUTELY NOT! Online Giving is an OPTION. If online giving is not right for you, you may still continue to use the envelopes as you always have. Nothing will change unless YOU decide to make the switch. If you do make the switch, you have the option to not have envelopes.

### **Q. What are the major advantages of Online Giving?**

A. It saves time! It saves work! It simplifies your life! You help the parish stabilize the budget. Online Giving is all about convenience for you and consistency for the parish. Online giving eliminates frequent check writing, risk of the check being lost or destroyed, reduction of bank check fees, saves on postage, no envelope to remember each week, and helps you, the parishioner, stay on track with stewardship even when you are unable to attend services.

The parish in turn benefits from much-needed stewardship consistency and a reduction in the volume of check and cash contributions which must be handled and manually processed in the parish office by the money counters thus simplifying accounting. The parish also benefits from the money saved with the reduction of boxed envelopes ordered.

### **Q. How does Online Giving work?**

A. You can go to the church website at [www.queenofsaints.com](http://www.queenofsaints.com), click on the Online Giving Tab, click on your parish's picture, and set up your account. You will need your banking information. Once your account is created, you can then specify the collection(s), the amount(s) and the frequency of each collection you would like to contribute. For each collection you specify, you will receive a receipt emailed to your email address on record. On the date(s) you specify, the funds will be automatically and electronically transferred from your bank to the parish's bank. At each month-end, each transaction will appear on your bank statements. It's that easy! In just one sitting, you can establish your stewardship for the ENTIRE YEAR! Also, since this service is self-maintained, you may sign in to your online account at anytime and anyplace to verify your contributions or make changes. You will still receive an end-of-year tax statement from the parish. The self-maintained, web-based nature of this service is very easy and convenient to use particularly by parishioners who frequently travel, have summer or winter homes, and/or are accustomed to online banking and shopping.

### **Q. How do I sign up?**

A. Go to our website at [www.queenofsaints.com](http://www.queenofsaints.com) and click on the Online Giving tab. Click on your parish's picture, and follow the online instructions to set up your account and start your automatic giving.

### **Q. If I don't have a computer or the ability to access the Internet, can I still participate in Online Giving?**

A. YES! For parishioners whom would like to participate in online giving but do not have the ability to setup an online account, they may visit the cluster office to have an account setup for them. You will need to bring your banking information. Please call Jaci at the cluster office for a mutually convenient time.

### **Q. Do I have to use my home personal computer to give online?**

A. No. You may access your online giving options from any computer in the world.

### **Q. Do I have to be a parishioner to use Online Giving?**

A. Not at all! The Online Giving web page on the cluster website allows the flexibility for ANYONE, ANYWHERE to make a One-Time Contribution to any parish ministry without needing to create an account. This is very convenient for anyone who would like to contribute to the parish for such things as a year-end holiday donation, an "In Memory Of" bereavement memorial for a recently deceased loved-one or any other type of general charitable contribution. It's also great for our out of town visitors to make contribution!



**Q. How are my automatic contributions deducted and transferred?**

A. Contributions are transferred electronically and automatically from your checking or savings account to the parish's bank account on the date(s) that you specify via an electronic transaction over the Automated Clearing House (ACH) network -the same network already used by families to make mortgage, auto, and utility payments or to receive payroll earnings and Social Security income. It is safer than writing a check because it cannot be lost, stolen, or destroyed in the mail.

**Q. How will I keep track of contributions in my check register?**

A. Since your contribution is made at a pre-established time, you simply record it in your check register on the appropriate date. Your online account lists the date that each contribution is scheduled to take place. You may print that page for your reference. Electronic contributions will also appear on your bank statement as an automatic withdrawal in the months they are made.

**Q. What can I use to prove I made a contribution?**

A. Your bank statements will show an itemized list of electronic transactions which can be used as proof of your contributions. You can also receive an emailed confirmation of each transaction you setup when you create your account online. You can print a report from your online account at any time. You will also receive an end-of-year statement in January from the cluster office.

**Q. How much does Online Giving cost?**

A. It costs you nothing and saves you time. You can start and stop at anytime with no cost to you. It costs the church \$10/month for the services for checking and savings. An additional cost of a credit card transaction is 3% incurred by the parish unless you choose the option to help off-set the costs.

**Q. What if I change banks?**

Log into your account and update your banking information.

**Q. What if I want to increase my contribution?**

You can change the amount of your contribution at anytime by logging into your account and updating your contribution information.

**Q. What if I try Online Giving and don't like it?**

A. You can cancel at any time by updating your online account and/or by notifying Jaci at the cluster office ([DBQ150bm@dbqarch.org](mailto:DBQ150bm@dbqarch.org)).

**Q. Can I give online with credit and/or debit cards?**

A. Yes, you can use your credit card or debit card when you set up your online gifts. The cost of a credit card transaction is 3% incurred by the parish unless you choose the option to help off-set the costs.

**Q. Will my account information be shared with anyone at the church or elsewhere?**

A. Keep in mind that each time you present an actual check for payment to any merchant (or the church); your bank's routing and account number are printed on the bottom of the check for all to see. If you sign up for online giving, your banking information is only known to the financial company processing your transaction; similar to how your bank checks are processed. Parish employees and volunteers cannot view your bank account information or change contribution amounts. However, if you have the cluster office setup your account manually, the authorization form you sign will have your banking information listed. Once we enter your bank account information into the database, we will file the form in a secure location. No bank account information is stored on parish computers.

**Q. How soon will my offering be debited from my account?**

A: The money will be debited from your account on the start date that you choose when setting up your online giving. Transactions will not process on weekends and bank holidays. They will be debited on the next business day. Keep this in mind when setting up your stewardship schedule.

**Q. Who do I contact if I am having technical problems with the Online Giving system?**

A. Please contact Jaci at the cluster office with any questions at (319) 228-8131 or email her at [DBQ150bm@dbqarch.org](mailto:DBQ150bm@dbqarch.org).

