

## A Quick Guide to Automatic Electronic Giving and the Sunday Offertory

### What is electronic giving?

Electronic giving is a program by which parishioners specify a *weekly* or *monthly* amount to be taken electronically from their bank account which is electronically credited to their parish.

It is a convenient, safe and reliable way to make stewardship contributions using electronic transfer. Similar to programs offered by banks and utility companies, contributions are automatically withdrawn from a regular checking or savings account at any bank or credit union.

The parishioner simply completes a form and the parish does the rest. No one but the parishioner has access to their account and nothing can be withdrawn without their authorization. And they can cancel or change their contribution amount at any time simply by sending a written notice to the parish.

Best of all, it saves you time and helps keep your parish budget on track throughout the year.

### What electronic giving is not about:

- Stewardship
- If you give
- How much you give

*It is about **how** you give and making it more convenient.*

### What are the advantages?

#### To the parish...

- Increased offertory income. A recent national survey (2004, John Norris) revealed that “every parish got some increase in their offertory, and most reported a leveling of cash flow as the money comes in even when the donor is away from the parish.”
- Consistent; you know what to expect; helps the budget.
- Less administrative work.
- Helps people fulfill their pledge or tithe to the parish.
- Is attractive to younger donors and to new parishioners.
- Makes it easier for the parish to plan ahead and provide funds for various ministries.

#### To the parishioner...

- Helps you give your first fruits instead of what is left over.
- Consistent. If you are out of town and miss Mass, you won't fall behind in your commitment.
- Easy to do. You won't forget to make your contribution.
- Safe. You will have a bank statement paper trail available to you for tax purposes.
- Simplified. No checks, no envelopes, no stamps. Planned. Your pledge to your parish is fulfilled according to your intent.
- Allows you to change the amount anytime.
- Convenient. Gives you an easy and direct way to make your stewardship contribution.

# How can your parish offer Automatic Electronic Giving?

## Equipment

- Personal Computer
- Internet Access
- Banking Software
- Access to a Direct Outside Telephone Line
- Modem

## Electronic Giving Agreement

- To initiate electronic giving, have Parishioner complete and return an “agreement” to the parish office (see sample next page.)

## Getting Started

- Contact your customer service representative at your bank.
- Tell them you want to offer Electronic Funds Transfer to your parishioners for payment of their donations. They will provide the software you will use to make the transfers.
- Shop around for the best rates.
- Prepare literature and Electronic Giving Agreement for your parishioners.
- Establish in your literature that once the transfer is started, the transfers will continue until the parish office is asked to stop by the account owner.
- Finance Council announces this availability and encourages selection of this option for the Sunday offertory.
- Make this option part of your annual stewardship renewal.
- Promote this option regularly in your parish bulletin.

## Helpful Suggestions

- First evaluate parish readiness
- Create a plan and then follow it
- Must execute effectively; day in and day out
- Problems are rare, but must be handled immediately!
- Make sure you have fast access to the internet
- Recognize that some people may feel that electronic giving is not in line with sound stewardship

**SAMPLE**  
**Electronic Giving Agreement**

**Automatic Withdrawal**

Please have \$\_\_\_\_\_ automatically deducted from my (check one):

- Checking Account (Please attach a voided check)
- Savings Account (Please attach a withdrawal slip)

on a weekly/monthly/bimonthly basis.

Please check one (1) option:

- Deduction to be made weekly
- Deduction to be made on the 1<sup>st</sup> of each month
- Deduction to be made on the 15<sup>th</sup> of each month
- Deduction to be made on the 1<sup>st</sup> and 15<sup>th</sup> of each month

\_\_\_\_\_  
Name of Bank

\_\_\_\_\_  
Checking/Savings Account Number

\_\_\_\_\_  
Name on Account (Please print)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

I understand that this direction will remain in effect until such time that I notify the parish in writing to change or discontinue.

**Please return this form & attachment  
to the parish office.**

## Questions and Answers

**Question:** Will this encourage people to miss Mass?

**Answer:** No. In today's world, people often attend Mass at parishes other than their parishes. Automatic electronic giving helps facilitate their parish stewardship commitment.

**Question:** What do we put into the offertory basket at Mass?

**Answer:** "Passing the basket" is a long-standing tradition in the Catholic Church and the action of placing our envelope in the basket is a strong positive influence on those sitting around us. It is also important not to divorce the envelope from the liturgy. It is the act of putting the envelope in the basket that symbolizes our giving from the blessings we received that week. Keep parishioners who donate electronically on the envelope program, and have your envelope supplier print a check box with wording like "Gift given electronically." Or, provide these parishioners with a supply of "electronic gift cards" that can be placed in the offertory basket in lieu of an envelope.

**Question:** Why is it necessary to provide the parish with a voided check?

**Answer:** This enables the office to confirm the accuracy of the ABA routing number. It reduces the possibility of error.

**Question:** Is it better to arrange an electronic gift on a monthly or weekly basis?

**Answer:** It is easiest for a parish to administer on a monthly basis. The choice, however, is up to the parishioner.

**Question:** Are there problems with electronic giving?

**Answer:** Users report a high degree of customer satisfaction.

**Question:** What does being a good Christian steward of my money and possessions really mean?

**Answer:** The concept of stewardship of your money and possessions invites you to prayerfully consider how you are using those gifts. Do you accumulate much more than you need? Do you use what you have responsibly? Is your checkbook a good indicator of your priorities? Is what you give back to others, including your parish and other charities, in proportion to what you have been given?

As a Christian steward and disciple of Jesus you are challenged to use your gifts not for your own glory, but for the glory of God. You are invited to pray, make a plan, and then put your plan into action. The idea is to make a conscious decision out of gratitude to our most generous God. You will have then answered the Psalmist's question: "What shall I return to the Lord?" (Psalm 116:12)

## Automatic Electronic Giving at St. Michael Parish, Marquette

**Contact:** Office Manager/Bookkeeper  
906/228-8180

- Introduced electronic giving 4 years ago when parishioners began requesting it.
- The first year electronic giving was offered approximately 35 parishioners signed up. Each year the number of electronic givers increases.
- Today about 60 parishioners maintain electronic offertory giving. Over time this option does pay off.
- The majority who use electronic giving have increased their giving amount.
- Loose collection has decreased.
- Provides the parish with a predictable source of revenue.
- Seasonal parishioners who are away from the parish for part of year find the electronic giving option convenient, as do families who are used to doing other personal financial business electronically.
- Electronic givers are kept on the envelope program. The weekly envelope serves as a reminder of their regular, planned stewardship.

*“It’s great. It’s easy to sign up, easy to change, and makes me feel good knowing that every week my contributions are making it to church—whether or not I do. I don’t have to write checks every week or remember to bring my envelopes every Sunday. I would encourage all parishioners to take advantage of this.”*

### Other Contacts:

**St. Peter Cathedral, Marquette**  
**Contact:** Parish Secretary  
226-6548

### For More Information Contact:

Terri Gadzinski, Executive Director, Stewardship & Development  
Diocese of Marquette  
Phone: 1/800/562-9745 ext. #108 or 906/227-9108  
E-Mail: [tgadzinski@dioceseofmarquette.org](mailto:tgadzinski@dioceseofmarquette.org)

*“I don’t know why I waited so long to sign up! I no longer have to write checks every week, no more looking for my envelopes...it saves me time and I know I am supporting the parish in a very convenient way!”*