

Questions & Answers

Electronic Funds Transfer (EFT)

Q. What is electronic giving?

A. Electronic giving (EFT) is a direct debit program whereby your contribution is debited automatically from your checking account. To sign up, complete and sign the authorization form, and return it to the Parish Center with a voided check attached. (Transfers from Savings Accounts are possible, but require your institution's ABA routing number. This is not printed on a check. Call the parish office for details.)

Q. What are the advantages of electronic giving?

A. It makes it easy to fulfill Stewardship commitments, even when you can't attend Mass. You never have to bring cash or checks to church. You can also help the parish save money. Electronic Funds Transfer is completely confidential and your privacy is protected.

Q. How will I participate during the offertory at Mass?

A. Unless you inform us otherwise, participants will still receive contribution envelopes. You may have noticed that the envelopes have "EFT" printed on them with a box to check in order to designate that a contribution has been made electronically. You can still place your contribution envelope in the collection basket, though this is not required.

Q. How is my contribution automatically deducted from my checking account?

A. Once you complete and sign the authorization form and return it to the church, the contribution amount you specify will automatically be transferred from your bank checking account to the church's bank account.

Q. When will my contribution be deducted from my account?

A. Your electronic contribution will be debited on the days listed for your Regular, Buildings and Maintenance, and/or Holy Day Offerings selected on the authorization form.

Q. If I do not write checks, how do I keep my checkbook balanced?

A. Since your contribution is made at an established time, you simply record it in your check register on the appropriate date.

Q. Without a canceled check, how can I prove I made my contribution?

A. Your bank statement gives you an itemized list of electronic transactions. It is your proof of having contributed electronically. Also, the parish will issue you a contribution report at the end of the year.

Q. What if I change bank accounts?

A. Notify the Parish Center and we will give you a new authorization form to complete.

Q. Is electronic giving risky?

A. It's less risky than writing checks or bringing cash to church. Electronic contributions can't be lost, stolen or destroyed and are extremely accurate.

Q. How much does electronic giving cost?

A. It costs you nothing, but if you would like to help the parish cover administrative expenses for electronic giving, keep in mind that each electronic funds transaction carries a cost for the parish. For this reason, monthly giving is the preferred option. However, you may choose to contribute your Regular Offering weekly or semimonthly.

Q. What if I try electronic giving and don't like it?

A. You can cancel your authorization by notifying the Parish Center at 574-234-3134.

Electronic Funds Transfer (EFT)

Submit this completed form only if you are **new** to EFT or **making changes** to an existing account.

Saint Joseph Catholic Church – South Bend, Indiana

Name (Please Print): _____		
Address: _____		
City: _____	State: _____	Zip Code: _____
OFFERING INFORMATION		
Regular Offering: <input type="checkbox"/> Weekly (transferred on Fridays) \$ _____ <input type="checkbox"/> Semimonthly (transferred on the 1 st & 3 rd Friday) \$ _____ <input type="checkbox"/> Monthly (transferred <i>either</i> on the 1 st or the 3 rd Friday) \$ _____ (Please circle one: 1 st or 3 rd) TOTAL ANNUAL REGULAR OFFERING: \$ _____		Holy Day Offerings: <input type="checkbox"/> Easter \$ _____ (transferred on the 1 st Friday of April) <input type="checkbox"/> Christmas \$ _____ (transferred on the 1 st Friday of December) <input type="checkbox"/> Assumption of Mary \$ _____ (transferred on the 1 st Friday of August) <input type="checkbox"/> All Saints Day \$ _____ (transferred on the 1 st Friday of November) <input type="checkbox"/> Immaculate Conception \$ _____ (transferred on the 1 st Friday of December) <input type="checkbox"/> Mary, Mother of God \$ _____ (transferred on the 1 st Friday of January)
Buildings and Maintenance Offering: <input type="checkbox"/> Monthly (transferred <i>either</i> on the 1 st or the 3 rd Friday) \$ _____ (Please circle one: 1 st or 3 rd) TOTAL ANNUAL BLDGS. & MAINTENANCE: \$ _____		
TOTAL ANNUAL REGULAR, BLDGS./MAINTENANCE, & HOLY DAY OFFERINGS: \$ _____		
Please accept my Regular, Buildings & Maintenance, & Holy Day Offerings directly from my: <input type="checkbox"/> Checking Account (<i>please attach a voided check</i>) <input type="checkbox"/> Savings Account (<i>call the parish office for details</i>)		
Routing # : _____ <small>(Routing number must start with 0, 1, 2, or 3; is 9 digits long, and is located at bottom of check between the symbols: : xxxxxxxx :)</small>		Account #: _____
I authorize St. Joseph Catholic Church, South Bend, Indiana, to process debit entries to my account. I have attached a voided check. This authorization will remain in effect until I give reasonable written notification to revise or terminate it. Authorized Signature(s) on Account: _____ Date: _____ _____ Date: _____		

For transfers from your Checking Account, simply attach a voided check.

(Should you wish to make transfers from your Savings Account, please call the parish office for instructions.

You will need the ABA routing number from your institution.)

FOLLOWING IS FOR OFFICE USE ONLY

Envelope Number: _____	Date: _____
<input type="checkbox"/> New Authorization	<input type="checkbox"/> Change Contribution Date
<input type="checkbox"/> Change Contribution Amount	<input type="checkbox"/> Change Financial Institution Account
<input type="checkbox"/> Discontinue Electronic Giving	