

1. Introduction: Holy Trinity now has the capability to accept online donations. Donations can be made securely online from your **checking** or **savings account** and can also be made using **credit cards** and **debit cards**. Whether you wish to make a one-time gift or schedule regular, continuing donations, you can do it safely online using a secure server. This allows you to conveniently give financial gifts that will be received by the church regularly, whether you are in town to worship with us or traveling on vacation or business. The details are explained in the following sections. When you are ready, just click on a DONATE button.

2. Overview:

For several years, Holy Trinity has encouraged members to use the *Simply Giving*® procedure (endorsed by Thrivent Financial Bank, and implemented through Vanco Services, LLC) to fulfill their pledges by automatic deductions from checking or savings accounts at regular intervals. Authorization of the Electronic Funds Transfer requires filling out a form and sending it to the church office. Many congregation members find this method to be an easy, efficient, and secure way to fund their pledges over the course of the year, and the church receives your donation even when personal attendance at church is interrupted by business trips, vacations, etc. Now the process can be accomplished securely online.

Holy Trinity recognizes the continuing shift in American banking methods, and the greater use of online payments. Since 2001, paper check use has dropped by more than 50%, and the use of online banking services has increased by more than 400%. In light of this dramatic and still increasing shift, the Holy Trinity council has authorized accepting credit card and debit card donations online. Using this service, members can authorize one-time donations (for a memorial, for example), or set up regular continuing payments with their credit or debit cards using Vanco's secure web pages and server.

It is the policy of Holy Trinity Evangelical Lutheran Church to encourage responsible giving, as we depend on pledges and gifts to support our budget and fulfill our Mission Plan. We strongly encourage members to continue to budget their contributions to the church carefully, and to use this additional method of transferring funds **ONLY** as a safer, more efficient, less cumbersome, and greener alternative to the use of cash and paper checks.

3. Benefits of Online Giving:

A. To the Donor:

- You are assured that donations reach Holy Trinity even if you are traveling or otherwise unable to attend services.
- You may elect to DONATE by having funds deducted from your checking account or savings account, or you may use a credit card or debit card; we can accept Visa, Mastercard, Discover, Diners Club and American Express.
- Donations can be made at any time, 24/7.
- Paperwork is reduced.
- Record-keeping is done by Vanco Services, LLC.
- Your personal information is securely protected.

- Fewer checks need be used, and stamps are not needed.
- Donations can be made, increased, decreased or stopped at any time, from any computer or cell phone.
- It is easy to make a one-time donation for any specific purpose, or to set up a continuing donation schedule to fulfill your pledge.
- You are able to make donations using the same on-line methods as many people now use for the majority of their one-time and recurring financial transactions.

B. To the Church:

- Record-keeping and office handling of donations is simplified.
- Advance pledges greatly aid mission planning.
- Your donation reaches Holy Trinity even if you are traveling or otherwise unable to attend services.
- Special funds and events can be easily set up on the web page to accept designated donations.
- Providing modern, convenient ways to DONATE may increase the willingness of some members to make donations.

4. Security of Online Giving:

Vanco Services, LLC is a Payment Card Industry Level 1 Compliant Service Provider, which means that it adheres to the strictest standards formulated by the electronic banking industry. (Read Vanco's security statement [here](#).) Banking information is stored on Vanco's secure server. The Vanco website has no connection or affiliation with the Holy Trinity website, except that our website has links by which one may navigate to the Vanco website. With respect to donations made to Holy Trinity's account, only the names of the donors, the dates and amounts of the donations, and the designated purposes or funds (if so specified), are reported to the financial secretary. Vanco does not divulge any personal or banking information it stores to any other person or organization.

5. Cost of Online Giving:

For Electronic Funds Transfers (automatic transfers from checking and savings accounts), Holy Trinity pays Vanco Services, LLC \$.20 per transaction. For credit and debit card transactions, Holy Trinity pays \$.38 per transaction plus charges of 2.65% of each transaction in which a Mastercard, Visa, Diners Club or Discover card is used, or 3.5% per for American Express (the charges are split among the credit-card companies, the card-issuing banks, and Vanco). Holy Trinity also pays Vanco \$20 per month for hosting our online-giving web pages on its secure server. There are small, one-time charges for setting up or changing online profile information. These rates and fees are lower than the standard fees paid to Vanco by other organizations because of our pre-existing relationship with Vanco, which has handled our offline Electronic Funds Transfers for many years, and our relationship with Thrivent Financial Bank. Donors are asked to consider increasing their donations to cover some or all of these transaction costs. The full amount of both the donations and the offsets are tax deductible.

6. Making a Donation WITHOUT an Online Profile:

Note: The benefit of creating an online profile is that you will have a permanent and instantly accessible list of all donations you have made on your online profile **Summary** page.

- Please navigate to Vanco Services, LLC's donation page using the DONATE button.
- In the block labeled **Donations**, enter the amount of your donation in the block next to the ministry you wish to support.
- Near the bottom of the page, from the dropdown menu to the right of **Donation Frequency**, select **One-time**, **Weekly** or **Monthly**, to indicate the frequency of the deduction of the amount you entered above.
- If you are making a continuing donation, the date of the last installment can be set by selecting a **Donation End Date**.
- Click **Continue**.
- On this next screen, please fill in your personal information as well as the information for the checking account, savings account, credit or debit card that you elect to use for the transaction.
- This next section offers you the option to make the donation in honor of, or in memory of, a person (or persons). If you choose to so honor, or remember, a person, then from the dropdown box please select either **In Honor** or **In Memory** of,
- Then fill in the person's (or persons') name(s).
- Finally, you have the option of notifying another person that you have made this donation. If you elect to have this done, please enter the name and address of the person to be notified in the spaces provided.
- After filling in this information, you will be asked to check a box that increases your donation by 3% to offset the administrative costs of processing the donation (if you do check this box, thank you!).
- Click **Process**.
- Your donation will be recorded, and a new screen will appear containing the information you just entered and a **confirmation number**. You may print a copy of this page for your records. You will also receive confirmation of the transaction by email.

Note: If you are creating a donation that will draw funds from your checking or savings account, you'll need your bank's routing number and your individual account number. In most cases, these numbers will be printed on deposit tickets for the account.

7. Setting Up an Online Profile:

Please note: If you are currently making (or have previously made) a donation to Holy Trinity using the *Simply Giving*® Electronic Funds Transfer method, AND this donation was initiated by means of paper documents submitted to the church office, AND you would like to (1) monitor and control your donation online through Vanco Services, LLC's website, AND/OR (2) have the option of making future donations online using Vanco's website, please contact Stewardship Committee Chairman John Russ (drjohnruss@gmail.com). Dr. Russ will need to contact Vanco to facilitate this.

When making a donation, you may create a password-protected online profile with Vanco Services, LLC. The information in your online profile is maintained on Vanco's secure server. When making a donation, it is not necessary to create an online profile, but you have the option of doing so. Your personal account **Summary** will show the amounts and dates that you have donated and the purposes (if specified) of those donations. This information will be current. A copy of the **Summary** can be printed or saved to your hard drive.

The information required in establishing an online profile is your name, address, telephone number, email address and your credit or debit card number. Your social security number and your date of birth are **not** required.

To create a online profile, please

- Navigate to this page: DONATE and
- In the section to the right titled **Create Your Online Profile**, please fill in the requested information.
- Please create a strong password in accordance with the requirements listed in that section.

To access your online profile at any time, please

- Navigate to this page: DONATE and
- Log in using your email address and the password you created.

8. Making a Donation WITH an Online Profile:

[To create a online profile, please see **section 7.**]

To make a donation with an online profile,

- Log in to your online profile here: DONATE
- In this new screen, in the upper left, click **Add Transaction**.
- Another screen will appear, onto which please enter the amount of your donation next to the ministry you wish to support.

- From the dropdown menu to the right of **Donation Frequency**, select **One-time**, **Weekly** or **Monthly**, to indicate the frequency of the deduction of the amount you entered above.
- Below this, to the right of **Date of first donation**, please select the date you wish your donation to be effective.
- If you are making a continuing donation, the date of the last installment can be set by selecting a **Donation End Date**.
- Click **Continue**.
- On this new screen, near the top and to the right of **Account**, from the dropdown menu, please select the **checking account**, **savings account**, **credit or debit card** that you have on file.
- Beneath that, if using a credit or debit card, using the dropdown menus, enter the card's **month** and **year** of expiration.
- Then enter the **name** of the cardholder.
- Beneath this is an **optional** block which allows you to authorize an additional 3% of the donation to help offset its administrative transaction costs. (If you check this, thank you!)
- The next section offers a **box** that you may check to confirm that the address listed on your card is the same as the address listed in your account.
- This next section offers you the option to make the donation in honor of, or in memory of, a person (or persons). If you choose to so honor, or remember, a person, then from the dropdown box please select either **In Honor** or **In Memory** of,
- Then fill in the person's (or persons') name(s).
- Finally, you have the option of notifying another person that you have made this donation. If you elect to have this done, please enter the name and address of the person to be notified in the spaces provided.
- Click **Process**.

Your donation will be recorded, and a new screen will appear containing the information you just entered and a **confirmation number**. You may print a copy of this page for your records. The donation will be reflected on your online profile **Summary** page. An email will be sent to you confirming the transaction.

Note: If you are creating a donation that will draw funds from your savings account, you'll need your bank's routing number. In most cases, the routing number will be printed on deposit tickets for the savings account.

9. Increasing or Decreasing a Continuing Donation:

A continuing donation can be increased or decreased at any time. To adjust your continuing donation, please

- Login to your account here: DONATE.
- Once logged in, at the top right of the form, click **Summary**.
- On the **Summary** page, locate the donation that you wish to increase or decrease.
- In its row, under the heading **Action**, click **Edit**.
- The amount can be adjusted from the screen that appears, and the frequency of the donation can also be adjusted on this screen by changing the option in the drop-down menu.

10. Stopping a Continuing Donation:

A continuing donation can be stopped at any time. To stop your continuing donation, please

- Login to your account here: DONATE.
- At the top right of the form, click **Summary**.
- On the **Summary** page, locate the donation that you want to stop. In its row, under the heading **Action**, click **Delete**.

The donation will be stopped immediately and this will be reflected (by the donation's absence) on your online profile **Summary** page.

11. Updating a Credit or Debit Card:

To update the credit or debit card that is used for your donation,

- Please login to your account here: DONATE.
- On the screen that appears, in the upper left, click **Edit Account**.
- On this next screen that appears, to the right of **Credit Card**, click **Edit**.
- Please fill in the requested information on the new card in the appropriate blocks,
- Click **Save**.

12. Income Tax Information:

Your online profile **Summary** will list the dates and amounts of your contributions to the church in the current year. At the end of the year, the church office will mail a statement to you showing the dates and amounts of the contributions you made to the church during the tax year.

13. Individual Questions:

If you have questions about online giving, HTELC Administrator Sherri Jaster will arrange for you to speak with the congregation's Finance Committee chairperson. Mrs. Jaster can be reached at 919-828-1687, ex. 102 between 9:00 a.m. and 5:00 p.m. during business days.

Thank you!