

# STEWARDING OUR GIFTS: ELECTRONIC GIVING OPTIONS



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I recently read an article that suggested that churches in America stop passing the offertory basket. The article gave several reasons, including:

- People today don't carry cash or checks.
- Churches make online givers feel guilty by passing the baskets. (As a side note — almost one out of every four households at Newman give electronically. Please do not assume someone's giving status based on whether or not they place something in the offertory basket.)
- "Passing the plate" is a recent addition to services — starting in the late 1800s in the U.S.

Although I think the points of the article bear merit, Newman won't be stopping the offertory basket any time soon. I have heard from many parishioners that the act of dropping their sacrificial gift into the basket each week is a spiritual practice that helps them to appreciate the gifts God has given to them. If that is important to you, please continue to do so!

At the same time, we as a community also must help make it easy for all of our parishioners to give of the gifts the Lord has given them. If you've read some of the previous columns about "non-traditional" ways of giving (IRA charitable gifts, donor advised funds, stock gifts, planned giving), you know that there are a plethora of ways to make gifts to the church and other charitable organizations.

My family is not in the stage of our life where those "non-traditional" gifts are options for us. And, if you're like me, the idea of remembering to get two of the same shoes on my feet before getting out the door takes higher precedence than remembering to grab my envelope or checkbook. But that doesn't mean we don't have choices! Newman still has many options for giving — I'll explore a few of these options below:

## EFT (Electronic Funds Transfer)

Using EFT allows you to set up an automatic transfer from your bank account to Newman on a monthly or bi-weekly basis.

*Why it's great:* Neither you nor Newman incurs fees for this transaction so 100 percent of your gift goes to Newman. Also, since bank accounts do not change/expire as quickly as credit cards, you will rarely need to update your banking information.

*The drawbacks:* You only have the option to withdraw on the first and/or third Friday of the month. Changes must also be submitted in writing (mail or email) and generally must be made at least two weeks prior to the next withdrawal. Paperwork for this option is available online at [comoneyman.org/offertory](http://comoneyman.org/offertory) or by contacting the office.

## Giving Through the Venmo App

Venmo is a newer phone app (owned by PayPal) that allows people to give money to other people or to organizations. Find Newman by downloading the Venmo app and searching by our name or username (@comoneyman).

*Why it's great:* If you set up the secure app to pay directly from your checking or savings account, there are no fees for the giver or the receiver! You can make a gift at any time and the app, once set up, is easy to use and takes seconds to make a gift.

*The drawbacks:* You do not have the option to set up a recurring gift.

## Giving Online Through Your Bank Account

Another way to give through your banking account is by setting up a gift online at [comoneyman.breezechms.com/give/online](http://comoneyman.breezechms.com/give/online).

*Why it's great:* You can set up your gift at any time and can choose the day of the month your gift is withdrawn. Similar to EFT giving, bank accounts rarely change so you won't need to update as often as with a credit/debit card. You can also create an account to manage your gift preferences.

*The drawbacks:* Newman incurs a 1 percent plus \$.25 fee per transaction. You will need to be diligent when filling out the form to make sure your gift is on the recurring schedule of your choosing. (The form defaults to credit/debit gifts, but you can easily change to bank account in the drop down options.)

## Giving Online Through Your Credit/Debit Card

The last standard way of electronic giving is by giving a gift through your credit/debit card at [comoneyman.breezechms.com/give/online](http://comoneyman.breezechms.com/give/online).

*Why it's great:* You can set up your gift at any time and can choose the day of the month your gift is withdrawn.

*The drawbacks:* Newman incurs a 2.99 percent plus \$.30 fee for each transaction. Because credit/debit cards expire and change frequently, you will need to update that information on a regular basis.

How, when, and how much you give should be a prayerful decision through the discernment of the gifts the Lord has given you. Newman would like to make the actual process of making a gift easy for you. If you have questions or would like help setting up any of these options, please do not hesitate to contact me in the main office at 573.449.5424 x205 or by email at [joann@comoneyman.org](mailto:joann@comoneyman.org).