

## **Q&A - Using ACH Draft for Contributions**

Q. How does the ACH Draft for contributions work?

A. You must provide Suzanne Howard, the Financial Manager, with your bank account number and routing number (both found at the bottom of a check) along with the amount you would like to contribute on a monthly basis. Your bank account information will be stored in two places: a locked file cabinet in the office and on a worksheet on the secure First Citizens Bank website. On the 10<sup>th</sup> of each month, First Citizens will electronically draft the specified amount from your bank account and deposit in the church's bank account.

Q. How is this process different from setting up a draft with my own bank?

A. When you set up a draft from your own bank, the bank automatically mails a check to the church on a regular basis. While this process saves you time, for the Financial Manager it is no different than receiving a check in the offering plate. The check must be recorded in the church software program and processed to deposit at the bank. With the ACH draft, there is no check to process and the contribution can be set up in the church software as a recurring item.

Q. What if I typically give two checks per month – one for the General Fund and one for the Building Fund?

A. On the ACH draft sheet, when you provide information regarding your bank account and give permission for the draft, you will also indicate the draft amount for each fund, General vs. Building. When you look at your bank account statement, you will only see one ACH draft for the total amount. However, the contribution will be split appropriately between the two funds within the church contributions software program.

Q. What if I am on a tight budget and am unsure at what level I feel comfortable giving on a regular basis?

A. The church suggests that you set your monthly giving at a lower level for which you feel comfortable. Then, on a quarterly basis, if you find that you are able to give at a higher level, you can write a check to make up the difference.

Q. Once the process and amount are set up, how easy is it to change the amount?

A. A simple call or e-mail to Suzanne Howard will allow you to change the amount to be drafted if necessary. The call (766-6273 x104) would need to be made or the e-mail ([finsec@clemmonsmoravian.org](mailto:finsec@clemmonsmoravian.org)) sent by the 3<sup>rd</sup> of the month in order to allow time for changing the worksheet with First Citizens.

Q. What if I have had a hard month financially and need to totally eliminate my giving for that month. Can I return to my normal level the following month?

A. Yes, you can totally eliminate your giving for a month if necessary and then return to your normal level of giving in following months. It is very easy for me to inactivate your ACH Draft on the First Citizens Bank website template for a given month and then reactivate your ACH draft for a later month.