



Giving FAQ's

What are the benefits of utilizing online giving?

Online giving is convenient for those who want to faithfully and consistently make a financial tithe or gift to the church. As we each seek to grow in our generosity, online giving helps enable us to schedule regular giving based on prayerful planning. It also enables us to give when we miss a weekend service due to travel or illness.

How do I set up my account, one-time gifts and recurring gifts?

Set-Up Account

1. From the giving page, select "Give Online."
2. From the login screen, select "Need an account?" in the lower corner of the gray box.
3. Enter your email address.
4. Open a new tab and go to your email account to retrieve the security code.
5. Copy and paste the security code in the box. Click "Next Step."
6. Once you have logged in, you will be asked to read and agree to the Privacy Policy. Check the box and select "OK."
7. This will take you to the homepage of your account.
8. Fill in your information and click "Save Changes."

Set-Up Giving

1. Login.
2. Click "Giving."
3. Select "Click Here to Give Now."
4. Click the "Add" button to add a credit card or bank account.
5. Fill in your information and select "Submit."
6. Enter your gift amount, designate the fund and recurrence, then select "Submit."
7. You will now see your contribution in the giving tab and can make edits anytime by selecting the "Edit" button.

How secure is my account?

It is very secure to give online. Grace uses an established third-party vendor as a clearing house to transfer funds to our bank. Information submitted online is protected by physical, electronic, and procedural safeguards in compliance with applicable federal and state regulations, including firewalls and data encryption.



More specific security information:

- At Grace, we use an online database called Elexio. Their system allows us to provide access to your contribution records and allows you to make donations online. They provide all of the security for the system. This system is used by churches throughout the country and has been fully tested.
- There are two aspects of security related to the system.
 - First, Elexio provides data security using the latest security technology. The following statement is from their security documentation: “Every transaction is encrypted with Secure Sockets Layer (SSL), the same industry-standard encryption trusted for online commerce with world-class financial organizations. When donors give via a credit/debit card their transactions are secured via the same fraud protection as when you purchase something.”
 - The second aspect of security relates to account creation. When you first create a new account in the system, you will be able to donate immediately, but you will not have access to any previous contribution information. Before that can happen, we must link your previous information to the account you created.
- In order to verify the authenticity of the account request, we will ensure that all of your data matches our current records (e.g., address, phone number, and email address). If there is any question, we will contact you via email before creating the link.
- When you create your account, you will use your email address as your user ID. If you need help or cannot remember the email address you used, contact Ruth Schwartz at ruths@gracechurch.us. You can change your password at any time.
- Please help us keep your information safe by protecting your login information. Access to sensitive personal and financial information can be gained by letting someone else use your account or by leaving the information for someone else to see. Grace will never call you to ask for your login information.

Can I give stock or mutual funds?

Yes! For stock or mutual fund donations, please contact our Graystone Consulting broker, Michael Mattys, or his assistants directly at 800.221.2561 or michael.matthys@morganstanley.com. Giving stock or mutual funds that have appreciated in value is wise because it maximizes your giving by reducing the capital gains taxes. Stock gifts will not appear on your mailed Grace contribution statements, but you will receive an acknowledgement letter from Grace shortly after each donation that includes an estimated value. This estimated value will also appear on your giving history online.



How can I give to multiple funds (Grace ministries, short-term trips and internships)?

1. Login.
2. Click "Giving."
3. Select "Click Here to Give Now."
4. Click the "Add" button to add a credit card or bank account.
5. Fill in your information and select "Submit."
6. Enter your gift amount and designate the fund, then select "Submit."
7. You will now see your contribution in the giving tab and can make edits anytime by selecting the "Edit" button.

What is the difference between using ACH (bank account), credit cards or debit cards?

Each type of online giving incurs some kind of fee. These fees will be absorbed by Grace and not your account. ACH bank transfer (Labeled "Personal Check" on our website) transfers funds directly from your bank to Grace's bank and does not go through a credit agency (e.g. Visa). ACH only costs 50 cents per transaction. Giving via credit and debit cards goes through a credit agency – we accept Visa, MasterCard or Discover - and Grace is charged higher processing fees (1.5% to 3%) effectively reducing the amount of money available for ministry. Depending on the type of card, a \$100 donation actually gives \$97 to \$98.50 to Grace. A \$1,000 donation actually gives \$970 to \$985 to Grace. Since fees for ACH are lower than credit/debit card fees, ACH is the preferred method of giving.

What is the Online Giving Privacy and Refund Policy?

At Grace, we use an online database called Elexio. Their system allows us to provide access to your contribution records and allows you to make donations online. They provide all of the security for the system. This system is used by churches throughout the country and has been fully tested by them.

Your information is held securely by the Elexio system. This information will remain private and will never be given away to third parties, other than to process your scheduled contributions.

You can schedule new contributions at any time and can modify or cancel those contributions at any time prior to the date they are scheduled. Once the contribution has been processed, however, it cannot be cancelled. If you have any problems or questions related to this, please contact Ruth Schwartz at ruths@gracechurch.us.



How can I check my giving for the year and print a statement?

Once you log in (or register for a new account), you can see all of your contributions whether given online or otherwise for the current year, prior year or since the beginning of time (actually, back to 2005). When you click on "Print", only the contributions for the selected time period will be listed on the statement. Stock and vehicle donations will not appear since Grace sends separate acknowledgement letters for those. You can also view your scheduled gifts.