

## Frequently Asked Questions About Electronic Fund Transfer (EFT)

1. What Is EFT?  
EFT is automatic payment. Your payment for your Church contribution is deducted automatically from your checking or savings account.
2. How can money be transferred from my account?  
Only YOU can authorize EFT. Your written authorization is required.
3. When is the EFT transferred from my account?  
Two options are available: Once a month on the 1<sup>st</sup> of each month or twice a month on the 1<sup>st</sup> & 15<sup>th</sup> of each month.
4. Which offerings can I have deducted automatically from my checking account?  
Weekly Regular Offerings Only  
At this time, we are not offering the opportunity to have 2<sup>nd</sup> collections & special offerings automatically deducted from your bank account.
5. Will I continue to receive offering envelopes?  
Once you sign-up for EFT, your REGULAR WEEKLY offerings envelopes will no longer be mailed to you. You will receive a personalized box containing envelopes for 2<sup>nd</sup> Collections and Special Offerings.
6. How do I sign up for EFT?  
Complete and sign the authorization form below and return it, **ALONG WITH A VOIDED CHECK OR SAVINGS DEPOSIT SLIP** to St. Joan of Arc Church, 222 S. Law Street, Aberdeen, MD 21001.  
Attn: Karen Dramis

### St. Joan of Arc Church YES! I'd like to sign up for Electronic Fund Transfer

#### AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS (ACH Debits)

I (we) hereby authorize ST. JOAN OF ARC CHURCH to initiate debit entries to my (our)  Checking Account /  Savings Account (select one) indicated below at the depository financial institution named below, and to debit the same to such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of the U.S. law.

Preferred Payment Options: \$ \_\_\_\_\_ Once a month (1<sup>st</sup> day of the month)  
\$ \_\_\_\_\_ Twice a month (1<sup>st</sup> & 15<sup>th</sup> day of the month)

Financial Institution  
Name: \_\_\_\_\_ Branch: \_\_\_\_\_

City: \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Routing Account  
Number \_\_\_\_\_ Number \_\_\_\_\_

This authorization is to remain in full force and effect until ST. JOAN OF ARC CHURCH has received written notification from me (or either of us) of its termination within 30 days of date of termination. I understand that my financial institution may charge my account a \$ fee for any insufficient funds (NSF) transactions.

Name(s) \_\_\_\_\_ Contribution Env. # \_\_\_\_\_  
Please Print

Date \_\_\_\_\_ Authorized Signature \_\_\_\_\_

NOTE: ALL WRITTEN DEBIT AUTHORIZATIONS MUST PROVIDE THAT THE RECEIVER MAY REVOKE THE AUTHORIZATION ONLY BY NOTIFYING THE ORIGINATOR IN THE MANNER SPECIFIED IN THE AUTHORIZATION.

**PLEASE ATTACH VOIDED CHECK OR SAVINGS DEPOSIT SLIP**

## Offering Envelopes



## St. Joan of Arc Church

### Electronic Contributions



SJA Church is now offering parishioners the opportunity to contribute electronically. EFT (Electronic Fund Transfer) allows parishioners to automatically send financial contributions from your bank to SJA Church. EFT eliminates the need for remembering your envelope and checkbook each Sunday before Mass. Even on weeks that you are unable to attend Mass, EFT will ensure that you can still meet your financial commitment.

To enroll in the program:

- Complete the Electronic Funds Transfer Form on the back of this paper, making sure all the information is correct. Be sure to specify the amount of your offering and the donation schedule most convenient for you. (either the 1<sup>st</sup> of the month, or both the 1<sup>st</sup> & 15<sup>th</sup>)
- According to that schedule, your offering will be automatically withdrawn from your bank account and deposited in the SJA Church account at our bank.
- Please return the completed form (and your voided check or savings deposit slip) to the parish office. You may also place it in a sealed envelope and include it in the offering basket. This form will be kept in a locked and secure area at the parish office to ensure it remains confidential.

Upon receipt of your form, we will setup your automated donations as you direct through a secure online system with Harford Bank. There is no charge to you for this process and you can cancel at anytime by giving SJA Church 30 days notice.

Electronic Transactions through Harford Bank use the Federal Reserve Banking System. This is the same secure system that banks use to transfer money. It's also the same system you may use when making automated payments such as credit card payments, mortgage payments or any type of online bill payment made through your financial institution. Therefore, it has the same level of security protection that these institutions must have in place to keep such transactions safe and confidential.

Note the ***FREQUENTLY ASKED QUESTIONS*** portion on the back of this paper. This may help to answer any questions you may have.

If you still have questions or want more information, please contact Karen Dramis (410.272.4535 x121) at the Parish Office.