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An automated bank debit is the easiest and most effective way to automate your giving. To enroll in auto-debit, simply complete the auto-debit form, put it in a sealed envelope marked "Auto-Debit" and drop it in the collection plate or mail it to the church. Once you have enrolled, you may update or change your giving at any time simply by re-submitting the auto-debit form.

## **Benefits to Automating Your Giving:**

• You are taking a step of faith – When you sign up to give automatically you are deciding in advance to faithfully give. God blesses that kind of faith!

• You make your life a little bit simpler – You don't need to remember whether you gave this month. And if you are out of town or on vacation, you don't need to think about it. You don't even have to remember to write a check each week and bring it to church Sunday morning.

• You will be helping the church – Every person who gives through automatic giving makes our record keeping easier and helps ensure continuous monthly cash flow to cover ministry expenses particularly during the summer vacation months.

• You can focus on worship at church – Instead of having to get out a pen and write out an envelope and check, you can focus entirely on worship.

• There are no processing fees - 100% of your gift goes to Severna Park United Methodist Church.

- You'll still receive envelopes You can supplement your auto-debit at any time.
- Auto-Debit is safer than a check It won't be lost, stolen or altered.

## **FREQUENTLY ASKED QUESTIONS**

**? How does auto-debit really work?** The Finance Secretary will compile a list of everyone in the congregation who signs up for auto-debit. Each month, she will electronically send this up-to-date list to Bank of America who will then auto-debit specified accounts on the various dates specified on the application forms.

**? Can I contribute more often than once each month?** YES. Simply specify the amount for each date you'd like to auto-debit your account. The input to SPUMC's Bank of America account can accommodate multiple deductions for the same individual on the multiple dates they specify.

**? There is a lot of private information on this form. How will it be protected?** Your auto-debit authorization form absolutely will be protected. Only two people are authorized access to this information: the Finance Secretary and the Deputy Finance Chair (serves as backup to Finance Secretary for auto-debit actions). The forms will be secured.

**? If I decide to terminate my auto-debit authorization, how long will it take to stop payments from my bank?** ALMOST IMMEDIATELY. Contact Carol Rice to cancel your auto-debit payments. Since we must initiate the debits each month with Bank of America, we can simply drop someone's name off the debit roster from the church. We don't need to wait for bank processing.

**? Will we still receive church envelopes if we auto-debit?** YES. Some people may want to give additional contributions or remain flexible with their gifts so envelopes will continue to be printed for all members and regular attendees to SPUMC even if they elect to use auto-debit.

**?** Can I contribute more to the Glory of God than the amount I put on my auto-debit form? Surely you knew we would provide an answer to this, didn't you??? YES! You may always use your church envelopes. All gifts will be counted with your quarterly giving statements. You can always INCREASE your auto-debit as well. If you'd like to take a "step up" toward tithing when you receive a bonus or pay raise, or you just hear God's call, you can simply submit a new form.

**? If I want to change the amount of my auto-debit, such as for a new pledge for the next year, what must I do?** Simply resubmit the auto-debit form, checking the box indicating that the amount is to be changed.