

# **ELECTRONIC GIVING**

## **FREQUENTLY ASKED QUESTIONS**

### **Do I have to have an account at Macatawa Bank?**

Your checking or savings account can be with any institution. Be sure to verify with your bank or credit union the correct account and routing information.

### **What if I want to cancel my electronic contribution?**

Send a written notification to Spring Valley Church. Please allow ample time for us to cancel or modify your payments. It may take at least one week in order for the cancellation to become effective.

### **What if I want to change the amount of my electronic contribution?**

Send SVCC written notification. Please allow ample time for us to modify your payments. Please keep in mind that it is not possible for us to change the amount of your contribution on a weekly basis.

### **What if I switch banks or get a different bank account?**

Send SVCC written notification. Please allow ample time for us to modify your payments.

### **What if my account has insufficient funds?**

Your bank will return the item to us for NSF (just like with a check). We will not re-initiate that specific payment, nor will we debit your account for the next regular payment unless you notify us. We will contact you by phone.

### **How will I know that my contribution was made?**

Your monthly bank statement will be your verification that payment was made. You will still be provided with six month and year-end contribution information from Spring Valley as well.

### **Can I pay weekly instead of semi-monthly or monthly?**

No. We have selected these 2 payment schedules for ease of management. We hope this allows enough flexibility for you to plan your budget.

### **Is this safe?**

Direct payment works the same way as direct deposit. This method is actually safer than writing a check, as it cannot be stolen, misdirected or lost. Your signed authorization only allows for us to debit the amount you have agreed to. If you ever dispute an item, you may request that your financial institution return the item as unauthorized.

### **Do I have to participate?**

No. We hope that many of you select this simple, convenient method; but will never require you to do so. You may also cancel at anytime or join later if you would like.

### **How does this all work?**

If you have direct deposit, then you are already familiar with electronic entries. Semi-monthly or monthly we will send a file to our bank containing your account and amount to debit and date to debit. This file will be processed through the Federal Reserve Bank and the individual debits forwarded to each individual's bank.

### **When should I have my form completed?**

Once we have received your form, we will initiate a pre-note to your account. This is a Zero Dollar transaction used to test the accuracy of the account information given.

spring valley church

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