

Church Giving in the Electronic Age

BY STEVE ZEKOFF

Today, churches wishing to provide members the opportunity to meet their stewardship commitment, whether or not they attend worship that week, have an option—automatic deposit program through your local bank. The monthly cost to the church is minimal and allows an unlimited number of bank transfers.

Pastor Mike Wuehler's Detroit Lakes, Minn., congregation entered into an electronic fund transfer agreement with a local bank nine years ago. Five years later, parishioners were transferring \$20,000 annually from their checking accounts to the church.

The 350-member congregation in Hutchison, Minn., which Wuehler currently serves, is in its fourth year of receiving automatic pledge payments on the 28th day of each month. Vineyard Church receives \$18,000 of its yearly giving through these transfers, without additional bank transaction charges. Approximately 20 households are taking advantage of this procedure to pay their yearly pledge.

The automatic deposit option has helped regulate Vineyard Church's cash flow, eliminating the need to take out short-term loans in the summer to meet operating expenses.

About 25 households at the 700-member Allison Church in Carlisle, Pa., started using automatic deposit since it first was offered two years ago. Nearly \$20,000 in yearly giving

is already received through electronic transfers.

"A number of bank trust officers are taking advantage of this method for church giving," says the Rev. Karen Layman, Allison Church's pastor. "They have found it helpful when counseling nursing home residents who want to include regular church

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giving in their financial planning, assuring that their contributions continue during extended periods when they are absent from weekly worship."

The financial secretary has the necessary software installed on the local church computer, allowing transfers to be made on a weekly basis. Their local bank charged a small setup fee to establish the serv-

ice, with an annual maintenance fee.

Since the fund transfers are initiated from the local church, adjustments can be made on a weekly basis by contributor request. At Allison, once the automatic transfer system was in place, it became possible to provide payroll direct deposit for its 12 employees.

Many congregations that now have automatic deposits had to overcome strong reservations from some members. Some felt the impersonal mechanism somehow demeaned the act of giving.

However, once the programs were in place, the churches have seen a steady increase in the number of members who have signed up. As personal financial circumstances change, some contributors have left the program, only to return later.

Participants frequently contribute to special offerings through additional cash gifts, pastors report.

Churches with automatic deposit programs include that option for giving on the annual pledge cards distributed to members.

Automatic deposit giving is proving to be a helpful stewardship tool for some United Methodists. You may want to explore the possibility for your congregation.

-- The Rev. Steve Zekoff was the former Assistant General Secretary for the General Council on Finance and Administration when it was located in Evanston, Ill.