

Community Church Tithes and Offering Collection Survey

We are in the early stages of considering the additional option of giving your tithes and offerings online using your smartphone or computer and would appreciate your input. We suggest before continuing, you pray asking the Holy Spirit to guide you with your survey responses.

There are two parts to the survey 1) an important explanation regarding online services and fees and 2) completing and submitting the survey.

Please read the following explanation then answer the questions as they apply to you alone. This was designed to be an anonymous survey but if you need clarification with any of the questions, contact Debi Swanson. If you are submitting it in hard copy (click on the link above to print), please give your completed survey to Jim or Debi Swanson. Thank you for your willingness to help.

Sincerely, the Community Church Elder Board

PART 1:

Churches offering an online giving option are becoming more common. It is a convenient way to give and similar to any retail credit or debit purchases because there are costs associated with each transaction. Processing companies, often known as *Merchants*, exist to manage electronic fund transactions and make money by charging a small percentage fee of each transaction. Fee amounts can vary significantly between various Merchant providers. Retailers usually build their fees into the cost of their goods or service so consumers rarely notice them.

ACH transactions are also available with online giving and are usually linked to a person's checking account using routing numbers rather than card numbers. As a rule with online giving, fees for credit and debit cards are slightly higher than fees connected with ACH transactions. Transaction fees are normally absorbed by the church.

Churches have many merchant providers to choose from and some are secular companies. PayPal is an example of a secular company providing merchant services. When setting up an online giving program, prudent church officials choose their merchant provider carefully. The Community Church Elders have identified a Christian-based merchant provider that would serve our online giving program if so decided. This provider's transaction fees are less than what many churches are currently paying and would provide for our needs at a very reasonable cost. This provider also has a history of donating 10% of their profits to Compassion International. Further, this provider has no startup or early termination costs, nor are there any contracts associated with their program.

Thank you for reading this explanation. Contact Debi Swanson if you have questions and please continue with the survey. NOTE: all questions need to be completed in order to submit.

PART 2:

1-Do you have any biblical or spiritually based hesitation to modern technology being used to accept tithes or offerings at a church?

- Yes
- No
- I need more information to answer this question

2-Would an online giving option cause you to consider not attending Sunday service?

- Yes
- No
- It is possible

3-What method of payment do you use most often for your gasoline, groceries or other incidental purchases?

- Debit card
- Credit card
- ACH (paper checks)
- Cash

4-What method of payment do you use most often for your more significant purchases such as car payments, rent or mortgage, or appliances?

- Debit card
- Credit card
- ACH (paper checks)
- Cash
- Other

5-What method do you currently use most often to give at Community Church?

- Cash
- Check
- I do not usually give

6-If an online giving option were added, with instruction and setup help available if you need it, would you be likely to use online giving most of the time?

- Yes
- No
- I need more information to answer this question

7-If online giving options were available, what method you would use most often?

- Debit card
- Credit card
- ACH sent directly from my account
- Unsure or I may use more than one method
- None, I would continue to use my current method

8-Are you confident that tithes or offerings you make using your credit card would not result in extra debt or added interest charges?

- Yes
- No
- I would just not feel comfortable using a credit card for this purpose
- N/A

9-When you are in the Stevens Point area, you attend Sunday service at Community Church:

- Exclusively, and try to attend each week
- Exclusively, but I would like to attend more frequently than I do
- I blend my Sunday attendance at other churches as well
- I attend Community Church very infrequently

10-My age group is

- 18-25
- 26-40
- 41-55
- 55+