## **Giving FAQs**

# 1. What are the fees for processing online gifts?

Credit card processing fees average around **3%** of each gift, and ACH (bank transfer) fees average around **1%**. While these fees are a small cost, online giving provides the benefit of consistent and predictable donations, helping us plan effectively.

## 2. How can I help the church avoid processing fees?

You can set up an automatic payment schedule through your bank, which many banks offer as a free service. This allows your bank to send checks directly to the church based on the amount and frequency you choose—completely avoiding credit card or ACH fees.

#### 3. Can I donate stocks?

Absolutely! Donating stocks may allow you to avoid capital gains taxes on the investment (consult your tax advisor for details). To initiate a stock transfer, contact our representative, Nicole Pollard, at Raymond James:

o Phone: 314-214-2171

Email: nicole.pollard@raymondjames.com

#### 4. Can I set up a retirement distribution from my IRA?

Yes! Contact your financial institution to arrange an IRA distribution. If you are required to take a Required Minimum Distribution (RMD), you can direct it to the church. Please consult your financial advisor for guidance.

# 5. How do I set up commitments for the Bold Future campaign online?

You can complete our online commitment form at any time by visiting this link.

## 6. Can I view my giving history?

Yes! Log in to your PushPay account to view your giving history:

- Visit our <u>Give page</u> or <u>click here</u>.
- Enter your mobile phone number linked to your account and the security code sent via text.
- Once logged in, click "Transactions" on the left to view all donations and payments. You can filter by date range or fund type.
- o For processed Giving Statements, click the **Giving Statements** tab on the left.

#### 7. Can I edit my recurring gifts in PushPay?

Yes, you can log in to your PushPay account at any time to make changes:

- Go to the Home tab to see your current recurring gift schedules.
- Click Edit next to the schedule you'd like to adjust or stop.
- Update the amount, fund, payment method, frequency, or other details.