# **Online Giving FAQ's**

### How should I begin giving?

Pray! Ask God to direct your giving. The Bible refers to using 10% of your income as a basis for knowing how much to give. The key is to give regularly, generously, and cheerfully. Why? Jesus said this, "...where your treasure is, there your heart will be also" (Matthew 6:21). The Bible also tells us in 2 Corinthians 9:7 that "Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver." Giving is part of God's design for Christ followers, and it is one of the ways we worship Him.

### Where does the money go?

All contributions are used to fulfill our mission of "Inviting people to new life in Christ." Our goal is that every ministry initiative allows us to share the Good News of Jesus Christ. The Operating Fund is how we fund all of our ministry and operating expenses. In addition, you will see options for Campus Capital (capital improvements at our Brunswick location and future campuses), Benevolence (financial assistance for those in our body who are in need), Scholarships (youth events, summer and winter camps, etc.), and Adoption (financial assistance for those in our body who are adopting a child).

### What is the best way to give?

The two best ways are making your contribution electronically through your bank's automated bill paying service or our website with an automated clearinghouse transaction (ACH) transaction. There is typically no fee or low fee associated with these types of transactions.

### What is online giving?

Online giving is the process where you authorize your bank to deduct a specified amount from your debit card, credit card, or bank account. We have partnered with BluePay (www.cvconline.ccbchurch.com) and Aware3 (CVC app) to make this process simple and secure. You choose your giving frequency and amount, and you can change it or stop it at any time. There is a convenience fee charged to the church for this type of giving. If you use a credit card, please pay off the balance each month so you do not incur any debt.

### Does CVC pay fees for online giving?

Yes. CVC pays some fees, depending on the card used, for the convenience of having online transactions. We encourage you to take a "no fee" route when you give by making your contribution directly through your bank's automated bill paying service (automated clearinghouse transaction, commonly called ACH). There is typically no fee associated with this type of transaction. The next cheapest option is making an electronic donation through your MyCVC account (www.cvconline.ccbchurch.com) from your bank account. The fee for this type of transaction is \$.45 per donation.

## Can I designate my giving to a specific fund/account?

Yes. You can designate your contribution to any of our 5 funds:

- Operating (funds all of our ministry and operating expenses)
- Campus Capital (capital improvements at our Brunswick location or future campuses)
- Benevolence (financial assistance for those in our body who are in need)
- Scholarships (youth events, summer and winter camps, etc.)
- Adoption (financial assistance for those in our body who are adopting a child)

You can split up your contribution as you see fit.

## If I schedule recurring donations, can I stop it or change it at any time?

Yes, you can stop your recurring donation, change the frequency, or change the amount at any time. Just log into your MyCVC account to make the changes. If your donation was made through the CVCapp, the changes must also be made through the CVCapp.

### What is MyCVC?

MyCVC is one of your key communication links to staying in touch with CVC. You basically set up your own private CVC information file. Once you're in, you can receive emails and text messages from your LifeGroup or Volunteer team leaders, set up and monitor your recurring giving, look at your contributions (you are the only one who can see this), check the church calendar, and access sign up forms. You can also sign up to receive churchwide communications using our CVC News form. You determine how and when we communicate with you by turning your communication settings on or off. You can also keep your contact information up to date for email, address, home and cell phones to ensure that you stay connected.

### What if I change banks?

You simply log into your MyCVC account and update your financial institution information.

### Is online giving secure?

Yes. We work with BluePay and Aware3, companies that works with churches and other nonprofits as well as commercial enterprises for credit card and other electronic transactions. BluePay and Aware3 complies with PCI DSS standards, meaning that they maintain the highest standards of payment security to keep your information safe.

### Will I still get a contribution statement?

Yes. We will continue to mail these to you quarterly. You can also go online to your MyCVC account and look up your contributions.

# Can I give online and still give in a service?

Yes.

### Who do I call if I have questions?

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