

Frequently Asked Questions on Automatic Debit Services (ACH)

Q: What are “automatic debit services” and what does it have to do with St. Mary Catholic Church?

A: You can now authorize St. Mary Catholic Church to debit your checking or savings account automatically for your weekly, monthly, quarterly or annual contributions.

Q: Do I have to use “automatic debit services” (ACH)?

A: No, this is not mandatory. It is offered for your convenience. Many prefer on-line banking.

Q: Does this service cost anything?

A: No! It is free.

Q: Does it matter where my bank account is?

A: No. St. Mary Catholic Church’s account is with Main Source Bank; however, withdrawals can be made from any bank free of charge as long as you provide an accurate routing and account number (i.e., voided check).

Q: What happens if a deduction is made against my account and I have insufficient funds?

A: You will be charged any fees that your bank charges for a debit that involves insufficient funds. St. Mary Catholic Church will not impose any fees.

Q: What about collection envelopes?

A: For the time being, you will still receive the envelopes. If you wish, you can place your envelope in the Sunday collection basket and mark that you gave electronically; however, this will not be necessary for the office to keep track of your contributions. You can also use your envelopes for ‘special’ and ‘second’ collections.

Q: Who will have access to the information I provide to the St. Mary Parish Office?

A: The parish accountant, parish secretary and the pastor will have access to such information. All forms and computer reports will be kept secure and confidentially.

Q: How do I enroll in this service?

A: You can complete the enrollment forms on the other side of this document or at the back of church, in the parish office; forms should be submitted to Diana Storms at the parish office.

Q: When can I start?

A: If you turn your enrollment form in by December 18, 2014, the first deduction will be on January 3rd. If you are not ready to start in January, you can start anytime throughout the year. Just pick up a form and the parish office will process it within 7 days.

Q: When will the automatic withdrawals occur?

A: Weekly withdrawals will occur on Friday.
Monthly withdrawals will occur on the first Friday of the month.
Quarterly withdrawals will occur on the first Friday of January, April, July and October.
Annual withdrawals will occur on the date specified.

Q: What if I need to make a change or update to my information?

A: Just pick up a “CHANGE AUTHORIZATION FORM” at the back of church or the parish office. Complete the form and submit to the parish office. Your changes will be processed within 7 days.

Q: How do I ensure that the proper amounts are being withdrawn from my account?

A: You can review your monthly bank statements to help the accountant ensure accuracy. Also, if you choose, an email will be automatically sent to you from Main Source Bank each time a withdrawal is made. If you find an error or have a question, just contact the parish office. The accountant will also be reviewing regular reports to ensure accuracy of deductions; appropriate policies and procedures will be implemented to ensure accurate processing.