

**Q. What is online giving?**

Online giving is the ability to give a donation or schedule a series of donations using your debit card, credit card or bank account on [grangerchurch.com](http://grangerchurch.com).

**Q. What is a contribution schedule?**

This is similar to a subscription. You can choose how often you would like an automatic donation to be made—weekly, every two weeks or monthly.

**Q. Are there any hidden charges or fees to give online?**

Nope. You select the dollar amount for your gift. That is the dollar amount that will be recognized as your donation. No costs or fees.

**Q. Can I use my debit card or credit card?**

Yes. We accept any debit or credit card issued by Visa, Mastercard and Discover.

**Q. Can I use an electronic check?**

Yes, simply choose the “Bank Account” option on the payment page.

**Q. Can I just try this by giving one time?**

Sure. When you select the “Give Now” button on [grangerchurch.com/give](http://grangerchurch.com/give), it will automatically take you to the online giving page where you can set up an account or make a one-time donation.

**Q. How can I keep a record of the amount I have contributed?**

You will receive an email notification each time you make a donation. However, if you want to see all of your donations together on one screen, you can click on your account on the right and choose “My Contribution Statement.”

**Q. What if I want to change my online giving schedule or stop it?**

On the right-hand side under your account, select “Recurring Schedules.” Click “Edit” next to the schedule you would like to update. This will allow you to edit your donation, date or amount or cancel it.

**Q. How do I participate in the weekly offering if my contribution is automatically processed online?**

You can still participate in the offering during the service by reflecting on the message of the song or media that is being presented.

**Q. If we want to help people get out of debt, why does Granger Community Church (GCC) accept credit card donations?**

Used within the parameters, debit and credit cards can be an efficient tool for payments and purchases. Many people utilize them in place of checks or cash throughout the month, and then pay off the balance in full. For these people, we offer the option of using a debit or credit card to give. We strongly discourage those who have ongoing credit card debt from exercising this option.

**Q. How should I tithe if my income varies from pay period to pay period?**

Depending on which is more feasible for your situation, you can handle tithing with a fluctuating income in a couple of different ways. Some people choose to give exactly one-tenth of their earnings for each individual pay-period. Others estimate their total earnings for the year and give a portion of the total tithe each week or month throughout the year.

**Q. Can I designate my gift to a particular department or ministry?**

Every dollar given to the Granger Community Church general fund is used to support the global mission of GCC; therefore, gifts cannot be designated or restricted for use by a specific department or ministry.

**Q. Should I tithe off my gross earnings or the net amount of my paycheck?**

Scripture doesn't use the literal terms "net" or "gross." It's more important to note that the spirit in which we give is of greatest value to God. He tells us in 2 Corinthians 9:7 that "each man should give what he has decided in his heart to give; not reluctantly or under compulsion, for God loves a cheerful giver."

**Q. Who do I talk to if I have more questions?**

Contact the **Finance Department** at: 574.243.3500 or [giving@grangerchurch.com](mailto:giving@grangerchurch.com) and they'll be glad to answer any questions you may have.

**Q. Does the church pay fees to process credit cards for online giving?**

Unfortunately, yes. We do pay fees to process credit cards. We also pay fees to process ACH donations, stock donations, cash donations and check donations. We cannot avoid paying fees for banking transactions. The fact is that the benefits of offering many ways for people to be generous with the church far outweigh the cost of the fees.

**Q. Who is Overflow?**

They are the partner we have chosen to help us facilitate stock and cryptocurrency donations. Overflow is a digital solution for donating non-cash assets, enabling donors to give in a tax-efficient way. Donors can experience the ease of giving via stock or crypto in less than five minutes from their mobile device. Overflow also provides givers access to a private Donor Portal which enables visibility into transaction history, transaction statuses and the ability to update connected financial accounts.

**Q. Is giving through Overflow safe and secure?**

Overflow's Information Security Program follows the criteria set forth by the SOC 2 Framework, a widely respected information security auditing procedure. Overflow does not have access to nor stores any brokerage account usernames or passwords. They use Yodlee, a third-party provider, that handles the brokerage login process. Over 600 companies including PayPal, Mint and Amazon use Yodlee to connect their clients' accounts.

**Q. What is the tax benefit of donating appreciated stock?**

Donating appreciated stock that you've held for over a year could allow you to potentially save up to 20% in capital gains taxes and potentially up to 37% in federal income taxes on the charitable donation value of your gift based on your tax bracket when itemizing deductions. To understand the full tax benefits of giving appreciated stock, including potential state tax savings, please consult with your tax professional for information about your personal tax implications.

**Q. What specific stock could I donate?**

You can give any publicly traded stock and most publicly traded mutual funds through Overflow. By donating assets that have appreciated in value for more than one year, you are more likely to maximize the potential tax benefits.

**Q. Does Overflow support gifts from my brokerage account?**

Overflow currently supports over 10 brokerages via its self-guided platform including the most popular brokers such as Charles Schwab, Fidelity and E\*Trade. If Overflow doesn't have a direct connection to your brokerage account, your gift can still be fulfilled through its off-platform concierge service. If you are in Overflow's donor experience and your brokerage account is not one of the 10+ currently supported with a direct connection, you'll be taken to a form to contact Overflow's transaction operations team. You can also choose to opt into Overflow's fully-guided concierge service by emailing [stockgifts@overflow.com](mailto:stockgifts@overflow.com).

**Q. What do I do if I want to give stock or mutual funds to GCC but I don't want to use Overflow or I can't use Overflow because it doesn't connect to my broker?**

Simply contact the Finance Department at GCC at [giving@grangerchurch.com](mailto:giving@grangerchurch.com) or 574.243.3500 and someone will help you facilitate your gift.