



October 17, 2019

Dear Grace Family,

Did you know that you can increase the ministry impact of your electronic donations?

Electronic payments have become the norm, and many churches (including GCO!) have enabled online donations as a way of promoting the healthy discipline of regular giving. Electronic transactions are quick and easy, but there is a cost for that convenience. Service providers deduct fees from each transaction, which means that **100% of your donation does not actually reach the ministry.**

There are two different ways that you can give online and each have different fees: credit/debit card, or direct bank account transaction (called ACH). Using a card is the most convenient but has much higher fees than ACH. Grace staff have recently compared rates and renegotiated our service fees down to 2.15% + \$0.30 for credit/debit cards, but card fees are still much higher than the flat rate of \$0.25 per transaction for ACH.

When looking at just one transaction, 2.15% + \$0.30 might not sound like very much, but our budget anticipates paying nearly \$7,700 in transaction fees in this fiscal year. This is money that could be going toward existing or new ministries. We want you to be aware of the options available, but there is **NO PRESSURE** to use any particular method to make your donations.

If you are currently using a credit/debit card for regular giving, please consider changing your payment type to a “Bank Account” (ACH) transaction. This is done in the Giving section of the graceorange.org website. There will be a one-time extra step to verify your bank account, but using this method means that much more of your donation goes straight to the church.

Please be assured that no matter the method you choose to give, your donations are treated with the same stringent confidentiality you have come to trust.

To make changes to your online giving or start a new recurring donation, first check out the FAQ in the Giving section of the GCO website (<https://www.graceorange.org/giving-faqs>), then click the link near the bottom of the page.

If you have any questions please contact the office via phone at 714.633.8867 or email officemanager@graceorange.org.