



The Cathedral of the Blessed Sacrament

Attitude of Gratitude Program

FREQUENTLY ASKED QUESTIONS

What is the *Attitude of Gratitude Program*?

This type of offering is a pre-authorized amount transferred directly from your bank account or credit card and deposited into the Cathedral's bank account.

What organization is providing the administrative services for this program?

This program is professionally managed by EFT Corporation, an offering management company located in Chesapeake, Virginia. EFT is used by other local parishes.

What methods of payment can be used?

EFT Corporation accepts payments through checking accounts as well as VISA and Master Card credit cards. ***If you decide to use a checking account***, you must fill out an enrollment form. NACHA (National Automated Clearing House Association) laws and regulations require that a parishioner completes and signs an enrollment form. The enrollment form meets NACHA laws and regulations.

How do I enroll in the *Attitude of Gratitude Program*?

There are two ways for you to enroll. You may fill out an enrollment form or you can use the internet.

Where can I get an enrollment form?

The enrollment forms will be available in the Cathedral during Mass or at the Rectory during normal business hours (Monday through Friday 9:00 am to 5:00 pm).

Where should I submit my completed enrollment form?

Completed enrollment forms (***bottom half***) should be turned in directly to the Rectory. A voided check is required if you decide to utilize your checking account. The voided check ensures that banking institution and routing numbers are properly entered by EFT. You may also use the enrollment form to enter your credit card information as well. The enrollment form was designed so that the top half will be your receipt/acknowledgement of the decisions regarding your gift.

Is enrollment via the internet a safe and secured method?

Absolutely, for those wishing to use their Visa or Mastercard, there are direct links (click on **Online Giving** on the left navigation bar) on the main page of the Cathedral's Website (www.cathedralsacramento.org). The links are secured by VeriSign. Our site uses SSL (Secure Sockets Layer) to ensure that personal and sensitive data is transmitted safely and securely using encryption methods.

For more information about VeriSign, there is a link on the donation page. Incidentally, enrollment forms can be filled out and printed from these links as well.

What about us who prefer the ritual of making our offering in the spirit of community and thanksgiving each Sunday?

EFT provides an "offering slip" that may be placed in the offering plate each Sunday for those who give their offering electronically. The Cathedral may also change the design of our weekly envelopes to include a "check box" for electronic givers.

When will my offering be taken from my checking or credit card account?

The dates available are the 5th and/or 20th of each month. If your selected date(s) falls on a weekend or holiday, the transaction will occur on the next business day. You may also choose to have your account debited one-time, monthly, semi-monthly, or quarterly.

Please be sure you have made your offering very clear. For example, you decide that your gift will be \$100 each month with half to be taken on the 5th and half on the 20th. In this case, your offering should be \$50 with the 5th and 20th both selected. You should indicate \$100 if you intend to have the amount withdrawn on the 5th or 20th only.

How long does it take for the first offering to occur?

The enrollment forms or the electronic instructions need to be received by EFT generally 7 days before draft date.

Can I change the amount of my offering?

Yes, you may change the amount at any time by submitting the new information to the Cathedral.

Can I still contribute using my envelopes?

Certainly, you may make an offering using your envelopes especially on special occasions, such as Christmas and Easter for example. You may make an offering at daily Mass as well. Be sure to indicate your envelope number if you wish the amount to be included on your year-end statement.

What happens if I close my bank account?

You can continue your electronic giving by filling out an enrollment form and submitting it, along with a voided check from the new bank account, to the Rectory. In any case, please notify the Rectory immediately should you close your account.

Is there a minimum or maximum offering?

No, you can give any amount.

Is my personal or financial information ever disclosed to anyone?

EFT never releases any such information.

Will I receive a statement for tax purposes?

Yes, the Cathedral will send you a year-end statement as it currently does. All amounts attributable to you regardless of methods used will be included in the statement.

How can I discontinue or temporarily stop this service?

You should immediately call the Rectory and request that your offering be stopped. Staff will immediately notify EFT in the hopes of stopping your next scheduled transaction. When you are ready to resume your offering, please contact the Rectory again.

Is there an administrative fee for this program?

There are nominal administrative fees paid to EFT Corporation directly by the Cathedral. Please note that the Cathedral will incur an additional fee for each enrollment via paper as opposed to the available electronic method.

Are there transactional fees?

There are no additional "transaction fees", per se. In certain circumstances (e.g. overdraft notification, credit card denial), the Cathedral may be required to pay an additional fee. Of course in such situations you may be subject to fees from your financial institution.