

Tithing made simple

DID YOU KNOW THAT YOU COULD FULFILL YOUR PLEDGE OR GIVE AN OFFERING ON-LINE?

Managing payments online is simple, fast, and secure. Payments can be scheduled in minutes and you'll never have to worry about running out of stamps. Especially convenient during the summer months if you will be away!

1 - Determine if your bank offers online bill pay services. Many banks, both large and small, offer online bill pay services. Call your bank or visit their website to find out what services they offer.

2 - Check out bank alternatives. If you don't have a checking account, you can still pay your bills online from a central website. All you have to do is sign up for a prepaid debit card that acts as an alternative to a checking account, such as the American Express Bluebird card. Once you have an account, you can pay online using the service's website exactly the same way that you would use a bank's website.

3 - Find out if there is a fee. Some banks offer free online bill payment services to customers who hold a checking account with them, while others charge a small fee. Make sure to find out if there is a cost associated with using the service before you get started. In many cases, banks will waive their fees if you meet certain criteria.

4 - Register for an online account. Before you can begin paying online, you will need to register for an online account. In order to do this, you must have already opened a bank account and you must be able to verify your identity. You will also be required to create a user name and password, which you will use every time you log in to your account.

- You may be asked to provide information like your name, date of birth, social security number, and bank account number when creating your account. This information is needed so that the bank can be sure it is the owner of the bank account who is registering for the online account.
- Most banks have customer support numbers that you can call if you are having a problem registering online.
- Some banks may offer to help you set up your online account at a branch.

5 - Add a payee. Once your online account is set up, you need to add payees to your account. A payee is simply an entity who you agree to pay by using your online bank account. Each bank's website is configured differently, but you should see an option that says something like "pay bills" in the main navigation. You should then see an option to "add payee" or "manage payees."

- You would add First Congregational Church of River Edge as payee
- 109 Continental Avenue, River Edge, NJ 07661 as address of payee
- 201-261-1712 as phone number of payee
- Your pledge # as your account number (If you don't have a pledge # contact Elaine at financeoffice@fccriveredge.org)

6 - Make a payment. After you have added a payee to your account, you can begin. You should see an option that says something like "make a payment" or "pay now." You will then be prompted to enter the amount of your payment and the date you would like to send your payment.

- You can make a one-time offering or you can choose to make a recurring offering.

7 - Try your bank's mobile app. If you want even more convenience, you can test out your bank's mobile app, which will allow you to pay bills right from your smartphone or other mobile device. Simply download the app and use the same login information you use on the bank's website to log in.

- Not all banks have mobile apps, but even if yours doesn't, you can still pay bills on a mobile device by simply visiting their website.