

# Frequently Asked Questions About Online Giving

1. **What is PayPal, and how is First Baptist Church using it to enable online donations?**

PayPal allows us to collect donations from a button on our website. It is a low cost way for us to make it convenient for you to keep your giving up-to-date, or, perhaps, send a donation when you cannot make it to church.

2. **Why did you choose PayPal?**

It is the most widely-used donation provider and we have confidence in its reliability. Also, it is inexpensive. In fact, we do not pay anything unless someone donates, and then PayPal retains a percentage of the donation as a transaction fee.

3. **Will the information I provide be kept private?**

We take your privacy very seriously. When you make a donation/payment, the church bookkeeper receives an email with your name, the amount of your donation/payment, your physical address and your email address. The addresses may be used to contact you if there are any questions about your donation. First Baptist Church never shares your information with anyone else. For more information see PayPal's [privacy policy](#).

4. **Do I have to have a PayPal account?**

No. Look for the button that allows you to choose to use a major credit card (American Express, VISA, etc.) You can use one of them without ever signing up for PayPal.

5. **How secure is online giving/payments?**

PayPal is a secure way to make a payment with your credit or debit card because this information is only processed on PayPal's secure system. The church never sees or has access to your credit card or bank account information. For a more comprehensive information see PayPal's [security overview](#).

6. **Is there any charge or fee to me for this service?**

No. You select the dollar amount for your gift or payment. That is the dollar amount that will be charged and your entire donation is tax deductible. The church pays a nominal fee to PayPal for the convenience and security of the service.

**7. Does 100% of my gift go to First Baptist Church?**

If you give via cash or check then Yes but, if you use the online service provided by PayPal then No. With every single donation, PayPal will take 2.9% plus \$0.30 of that donation as a processing fee. For instance if \$100 is given, PayPal will take \$2.90 plus \$0.30 to pay for their processing. First Baptist Church would receive \$96.80 of the original \$100.

**8. Is there a way I can set up a recurring donation to the church?**

Yes. Most banks today offer online bill pay through a transfer of funds from your account to the church (by sending a bank drafted check). We do not at present have a direct electronic funds transfer arrangement.

**9. How can I keep track of my online giving/payments?**

You will receive an annual giving statement from the church which lists all donations you have given (online and in person). If you have a PayPal account then you can also see a record of donations or payments by looking at your account history. All donations and payments using your credit card will show up on your credit card statement clearly marked from First Baptist Church.

**10. Are you encouraging people to borrow to support the church?**

No. We are simply making it convenient for people who prefer to donate online to do so, not asking people to incur debt to do so.

**11. Do I have to be a member of the church to donate?**

No. We are grateful for support from all who feel motivated to do so. PayPal does ask for your contact information, and we do not currently accept anonymous donations.

**12. How do I make sure my donation is credited to the correct fund?**

There is a place to designate whether your donation is for the general fund, building fund, or a current mission or ministry donation or cost.

**13. Is my donation tax-deductible?**

Yes. As tax a exempt organization, First Baptist Church is qualified by the Internal Revenue Service (IRS) to receive contributions from donors. Since qualified churches are not subject to federal income tax, these donations are tax-free to the church. Donors, in turn, may be able to deduct their contributions to churches on their income tax return.

**13. I cannot figure out how to make PayPal work.**

Please call the church office at 812-376-3321 or email [Laura Friedrich](#) and she will be able to get you some assistance.