

# Frequently Asked Questions

## ABOUT ELECTRONIC FUNDS TRANSFER (EFT)

- **What is Electronic Funds Transfer?**

Electronic Funds Transfer (EFT) is an automatic debit program which enables you to make your regular offertory contributions to Saint Andrew by the Bay, directly from your bank, without writing checks.

- **How does EFT work?**

Once you authorize the transfer, your designated contribution amount is electronically debited directly from your checking or savings account into Saint Andrew by the Bay's account. You can choose to have your contributions transferred either once or twice each month. You can change your amount or your authorization at any time.

- **What are the advantages?**

For you, EFT allows you to make contributions without writing checks or having to remember envelopes. You never have to worry about missing a contribution when you are unable to attend Mass because of weather, vacation or sickness. For the parish, EFT guarantees Saint Andrew by the Bay a predictable and stable cash flow.

- **How much does it cost?** Electronic Funds Transfer is free!

- **Will I still receive envelopes?**

You will still receive envelopes so that you can contribute to special collections, including Christmas and Easter. Many parishioners choose to place their empty envelope in the collection basket as a visible sign of giving to the Lord's work.

- **Is EFT safe?**

The EFT process is confidential, accurate and safe. It is a secure, bank-provided vehicle. Saint Andrew by the Bay has been using EFT for more than 8 years. Today, close to 100 parishioners (including Fr. Martin) are already enrolled. All EFT transactions are itemized on your bank statement for easy tracking.

- **How can I sign up for EFT?**

Fill out an authorization form, (you can find one in the Parish Office or on the parish website at [www.standrewbythebay.org](http://www.standrewbythebay.org)) attach a voided check or deposit slip from your checking or savings account, and return to the Parish Office. If you have any questions, or need more information, please call Kristin Walsh in the parish office at 410-97