

Frequently Asked Questions

ABOUT ONLINE BANKING

- **What is Online Banking?**

Online banking is an Internet-based service that provides a safe and convenient way to do your banking and pay your bills online. Most banks offer online banking and online bill pay services to their customers.

- **How does Online Banking work?**

In most cases, the bill pay option of online banking enables you to have your bill payments sent from your bank account to virtually anyone you would normally pay with a check, including your offertory contribution to Saint Andrew by the Bay.

- **What are the advantages?**

Online bill paying allows you to make your offertory 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. You can even schedule recurring payments that will automatically be paid at any interval you designate. Consult your financial institution for the specific details of their online banking procedures.

- **How much does it cost?**

Online banking is typically a free service offered by banks to their account holding customers. In most cases, the online bill pay option is also free. Contact your financial institution for other account-related fees that may still apply.

- **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 Online Bill Payment safe?**

Yes! Banks use several methods to protect your information and ensure the security of your transactions. You initiate all transactions to be carried out by your financial institution. Today, Saint Andrew by the Bay receives regular payments from close to 20 parishioners who use online bill pay options through their banks.

- **How can I sign up to make my offertory contributions to Saint Andrew by the Bay through Online Banking?**

Contact your financial institution for instructions on how to enroll in their online banking and bill paying services. For additional information on contributing to Saint Andrew by the Bay, please call Kristin Walsh in the parish office at 410-974-4366.

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) 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 410-974-4366.