VANCO™ SERVICES

e.service®
Electronic Funds Transfer Service

Electronic Giving

e.service® Electronic Funds Transfer Service
A simple solution for more consistent giving.

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Revised 08/02/2004

About *e.service*® Electronic Funds Transfer Service

Vanco's ***e.service*® Electronic Funds Transfer Service** is a simple, cost-effective, and secure alternative to traditional methods for collecting contributions.

How does it work?
Vanco will provide your church with an authorization form, which must be completed by any member wishing to give electronically. Upon receiving the signed authorization form from the member, Vanco will initiate an electronic funds transfer for the contribution amount indicated, automatically debiting the member's checking or savings account and crediting the funds to your church's bank account.

Members have the option of giving a one-time contribution, or recurring contributions. Vanco can customize the authorization form to offer your member a variety of frequencies and church funds. With recurring contributions, the contribution amount continues to be debited on the prearranged date until your member gives you notification that they want to discontinue electronic giving. Recurring contributions are a great way for members of your church to keep up with stewardship responsibilities, even if they are unable to attend services.

This convenient service is available at no cost to your members and a very minimal cost to your church. For questions about our competitive prices please call 800-774-9355 and ask for a marketing representative.

About Vanco Services

Vanco Services is a financial technology services company specializing in electronic funds transfer services for accounts receivable, accounts payable and direct deposit of net payroll. Vanco operates with the highest ethical standards and an unwavering commitment to security and confidentiality. Information provided to Vanco is used only for the purpose of performing the services requested by our clients. Personal information is never sold, rented, or given to any other entity.

With over 15 years of experience in ACH[1] risk management, Vanco has earned its status as a leader in the financial technology services industry. Vanco provides electronic giving solutions to over 6,000 churches nationwide. We attribute much of our success to experience, as well as our unsurpassed attention to the needs of our clients. After all, the core of our business is *you*.

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[1] The operating rules and business practices for the ACH network are set by the National Automated Clearing House Association (NACHA, www.nacha.org). Vanco is a member of the Upper Midwest Automated Clearing House Association (UMACHA, www.umacha.org).

Benefits of Using Vanco Services

Efficiency

- Reduces processing time necessary to open collection envelopes, update contributors' accounts, and prepare deposits.
- Simplifies budgeting issues, because the timing of contribution collections is known in advance.
- Provides total security of contributions. Electronic transfers cannot be lost or stolen.

Cost Savings

- Reduces financial institution fees associated with deposits and NSF checks.
- Eliminates need to purchase expensive specialty software for processing electronic transfers directly through a financial institution.
- Eliminates staff time and money required to administer internal electronic transfer processing.
- May eliminate fees associated with the purchase and printing of collection envelopes.

Improved Cash Flow

- Allows contributors to give even when they are unable to attend church.
- Reduces fluctuation in contributions due to changes in attendance during different seasons of the year.
- Enhances the forecasting of contributions since the amount and date of all credits to your account are known prior to each transaction date.

Convenience for Participants

- Eliminates need to bring envelopes or write checks on a weekly basis.
- Eliminates need to have cash on hand.
- Simplifies record keeping. Electronic transfers are listed on contributors' bank statement by date of settlement.
- Brings peace of mind by fulfilling stewardship commitments.
- Accommodates requests from members for electronic contribution option.

Why use Vanco Services?

No Software Required

Vanco Services does **not** require that you purchase or lease any specialty software to use our services. Processing payments with Vanco is as easy as sending us a fax with the payment information or entering it online via our Service Center.

Online Service Center
Vanco's online Service Center is located on our web site at **www.vancoservices.com** and is available free of charge to all Vanco clients. The Service Center is user-friendly, easy to navigate, and is available 24/7. Among its many features, the Service Center allows you to:

- Make changes to participating members,
- Set up new members,
- Generate a list of participating members,
- View the status of participating members,
- Gain access to all reports, and
- View information on a real-time basis.

Great Customer Service

Vanco Services is dedicated to providing superior customer service through experienced professionals, top quality services, and unsurpassed attention to client needs. Our unique technological capabilities give us the advantage of being able to protect against fraud and monitor the security of our clients' information.

Security

Our staff operates with the highest ethical standards and an unwavering commitment to confidentiality. We support this commitment through our patent-pending, knowledge-based ***e.service*®** **Hawk System**, a unique risk management system that monitors our databases for the detection and prevention of fraud and system error. Clients of Vanco can be assured that any personal information they share with us will be protected by this and other highly advanced security technologies.

Easy to Get Started

Call us at (800) 774-9355 and we can answer any questions you may have about ***e.service*®** **Electronic Funds Transfer Service**. When you are ready to get started, Vanco will send a start-up packet with everything you need to start collecting electronic payments. We can get you up and running within a week. It's easy!

Authorization

The National Automated Clearing House Association (NACHA) requires the participating member to sign an authorization form allowing Vanco Services to transfer funds from their checking or savings account to your church's bank account. The appropriate authorization form your church will need is included in the start-up packet and can be customized accordingly. Vanco will be prepared to begin initiating electronic funds transfers shortly after receipt of the authorization form signed by your member.

Sample Authorization Form With Q & A

ELECTRONIC GIVING

Open your heart without opening your checkbook.

Commonly Asked Questions About Electronic Giving

Q. What is electronic giving?
A. Electronic giving is a direct debit program whereby your contribution is debited automatically from your checking or savings account.

Q. What are the advantages of electronic giving?
A. It makes it easy to fulfill stewardship commitments, even when you can't attend church. You never have to bring cash or checks to church. You can also help the church save money and improve its budget!

Q. How is my contribution automatically deducted from my account?
A. Once you complete and sign the authorization form below and return it to the church, the contribution amount you specify will automatically be transferred from your bank account to the church's bank account.

Q. When will my contribution be deducted from my account?
A. Your electronic contribution will be debited on the date you specify on the authorization form below.

Q. If I do not write checks, how do I keep my checkbook balance straight?
A. Since your contribution is made at a pre-established time, you simply record it in your check register on the appropriate date.

Q. Without a canceled check, how can I prove I made my contribution?
A. Your bank statement gives you an itemized list of electronic transactions. It is your proof of contributing.

Q. What if I change bank accounts?
A. Notify the church and we will give you a new authorization form to complete.

Q. Is electronic giving risky?
A. It's less risky than writing checks or bringing cash to church. Electronic contributions cannot be lost, stolen or destroyed and have an extremely high rate of accuracy.

Q. How much does electronic giving cost?
A. It costs you nothing! And by giving electronically, you help the church save money.

Q. What if I try electronic giving and don't like it?
A. You can cancel your authorization by notifying the church at any time.

Q. How do I sign up for electronic giving?
A. Complete and sign the authorization form below and return it to the church along with a voided check or savings deposit slip.

Please attach a voided check or savings deposit slip over the section above.

Church Name **ES####**

Authorization Agreement for Automatic Withdrawal of Funds

Envelope #:_____
(leave blank if not applicable)

Name on Bank Account (please print)_____

Address_____

City_____ State_____ Zip_____

Please debit my ongoing contribution from my (check one):

❑ Checking Account (attach voided check)

❑ Savings Account (attach savings deposit slip)

Routing Number:_____

Account Number:_____

⑆123456789⑆ 123 123456⑈ 0001

Routing Number — Account Number — Check Number

Contribution Information (Please indicate your contribution amount and frequency):

$_____

❑ Weekly - Debited on Mondays

❑ Semimonthly - Debited on the 1st and the 15th

❑ Monthly - Debited on the 1st or the 15th (please circle one)

Date of 1st contribution_____

I authorize **(church name)** and **Vanco Services, LLC** to process debit entries from my account as indicated on this form. I understand that the indicated amount will continue to be debited until I provide reasonable notification of termination to the church office. I have attached a voided check or savings deposit slip over the top section of this page.

Signature:_____ Date:_____

Sample