

St. Andrew by the Bay
Direct Deposit Monthly Contribution Rules and Regulations

1. Your completed and signed agreement authorizes St. Andrew by the Bay to make one withdraw of the amount noted each month on or after the 15th day of the month from the account designed on the authorization.
2. Your financial institution is required by law to provide you with detailed disclosures that explain your rights and obligations about the automatic transfer of funds. That material is very important and should be read carefully.
3. Your scheduled transfer will occur on the 15th day of each month. If the 15th falls on a weekend or legal bank holiday, the withdrawal will occur the following business day.
4. If your financial institution returns a transfer unpaid, St. Andrew by the Bay will immediately discontinue the withdrawal process and contact you by phone or mail to resolve any issues. St. Andrew by the Bay will pay a fee for any unpaid withdraws, so please call the office before you stop the payment.
5. Be sure to review your bank account statement to verify the date and amount of any automated transfer initiated. In the event of an error, please contact your bank and the St. Andrew by the Bay business office immediately.
6. You have the right to stop an existing transfer of funds by notifying your bank or St. Andrew by the Bay. Please notify the church office in writing 10 days prior to the date you wish to stop the payment. You may terminate this agreement at any time by notifying St. Andrew by the Bay business office and your bank according to the procedures in your financial institution's disclosure. Your bank may charge you a fee to stop any withdraw so please contact St. Andrew by the Bay first.

For any further questions on Direct Deposit Payments please contact:
Kristin Walsh, Business Manager at 410-974-4366

Frequently Asked Questions
on Automatic Giving Programs

Why is St. Andrew by the Bay doing this?

Electronic bill payments is the fastest growing way for people to make regular monthly payments of the same amount such as car payments, mortgage payments, and student tuition bills. Electronic payments are processed more quickly. Currently, when a parishioner calls and asks if a check has been deposited, the parish often waits a week or more for a response from the bank. With electronic giving we can answer questions regarding your contributions immediately.

Am I committed to pledging to the church by signing up for electronic giving?

No, by signing up you are simply paying the amount you designated once a month. You can discontinue or change that amount whenever you like.

How often can I change how much I give?

You can change the amount withdrawn twice in any calendar year.

Will I have to pay a fee to the bank?

Because processing an electronic transaction is cheaper than handling a paper check, most banks do not charge customers for this service although still some do. You should check with your bank before you enroll. Ask if they charge customers for "ACH debit transactions."

If I use a joint bank account, do both parties have to sign the form?

As long as only one signature is required for withdrawals from the account, only one person needs to sign the Electronic Giving Form. If two signatures are required for all other withdrawals then both parties must sign the application.

Will someone from the parish contact me when the withdrawals begin?

No, you will need to watch your monthly bank statement to know in which month the withdrawals start. Generally, it will take one month for the process to begin. However, the software created by the Annapolis Bank and Trust allows the parish to check to see if a payment has been made. So if you think you have a problem, feel free to call the parish office for assistance.

Can I enroll over the Internet?

No, current law requires that you attach a voided check with your application and that the church has an application with an original signature. Therefore, applications must be submitted on hard copy by mail.

What about the monthly building fund? Can I create more than one automated withdrawal?

Yes, you can create a separate withdrawal for any program or parish activity, just specify which fund should be credited, the general collection, the building fund, or the Poor Box.

Once enrolled, is it hard to stop?

No, it's very easy. You can stop anytime by contacting your bank or the Parish office. Cancellations are processed within two business days. So be sure to cancel at least three days before the 15th of the month.