

# Frequently Asked Questions

## Diocesan PAR (Pre-Authorized Remittance) Program

### 1. What is the PAR Program?

*PAR or Pre-Authorized Remittance is a direct debit program that allows you to support your church through an automatic monthly withdrawal from your bank account or Credit Card.*

### 2. How does the program work?

*To start on the program an individual must complete an authorization form indicating the amount of the monthly payment and provide a signed, voided cheque or Credit Card number and expiry date. Once your form is complete you may drop in your offering plate, give to your designated contact person (Church Treasurer, Envelope Secretary or Church Administrator) or mail to the Diocesan Administrator (address on reverse). Once received, the administrator will enter your data and process accordingly. On the 23<sup>rd</sup> of each month a deposit will be made into your church's account for that month's remittances. A report will also be sent to the designated person which will include the break down of individual contributors for record-keeping/income tax receipts. This statement will also show the monthly charge (to the congregation) and any returned NSF corrections.*

### 3. How can I change my bank or bank account number, credit card number or expiry date, increase or decrease my offering or any other information?

*Changes can be made by notifying the Diocesan Administrator of the program, using a 'Change Request Form' and submitting it **at least 15 days** before the change is to be effective. If you are changing your bank account information a new "Void" cheque will need to be submitted. The Change Request Forms are available from your Parish Contact Person or by contacting the Diocesan Administrator (see information on reverse side).*

### 4. What are the advantages of PAR?

*There are several;*

- a) Your contributions will be made regularly even if you are away on business or vacation.*
- b) You will not have to write a cheque or carry cash each week when you come to church, possibly saving you bank service fees.*
- c) The church will receive your contributions consistently, which will help pay all the bills even in the summer months when many are away.*
- d) After having been away, you will not be left with that burden of feeling you need to "catch up".*
- e) It will save time and work for those who count and register the offerings each Sunday.*
- f) If you use a major credit card you can receive any benefits of associated plans such as AirMiles and Aero Plan*
- e) Best of all, never again will you have the frustration of getting halfway to church and then remembering that you forgot your offering!*

**5. Are there any costs to using the PAR Program?**

*There is an administrative cost, **to the parish/church**, of .50¢ per donor per month (\$6.00 per year) who uses automatic withdrawal from their bank account. Those choosing to have their withdrawals come from their credit card will be charged a fee of 3.5% per the individuals offering. Congregations that are using the PAR Program report that the benefit of increased givings far outweighs this minimal fee. However, there are some individuals who may wish to cover this administrative cost themselves; you can do so simply by adding the .50¢ (or increasing their offering by 3.5% for use of their credit card) to your monthly amount.*

**6. Will I still receive an income tax receipt?**

*Yes, income tax receipts will be issued in the normal manner from the parish office.*

**7. Can anybody participate in the program?**

*To participate in this program you need a bank account and must ensure that there are sufficient funds in the account to cover the monthly deduction, or a major credit card with a sufficient balance to cover the monthly deduction.*

**8. If I participate in the program, will I have anything to put in the offering plate on Sunday?**

*Yes, PAR offering cards will be available. Each Sunday those individuals on PAR can place a card on the offering plate, signifying their gift to God.*

**9. If on the program, can I still make offerings for special appeals such as PWRDF, the Building Fund, Memorial Funds etc. or on special occasions such as anniversary Sunday or Christmas?**

*Yes, you may still use offering envelopes or a plain envelope indicating your name and/or envelope number and the direction in which you wish the funds to be used.*

If you have any other questions you may phone the Diocesan Administrator of this program,

Tammy Cummins,

1340 Cathedral Lane, Halifax NS B3H 2Z1

**Att: Tammy Cummins - payroll@nspeidiocese.ca**

Materials are also on the website at [www.nspeidiocese.ca](http://www.nspeidiocese.ca)

**The Diocese of Nova Scotia  Prince Edward Island**

