

Church Offerings

We worship you, O God, with gladness. We are your people. Your love endures forever. You have been faithful to all generations. As witness to this faith which we claim, in these difficult times, we boldly give money for ministry which changes people's lives in your holy name. We give because we know the amazing ways this church makes a difference in the community and around the world. With joy in our hearts, we give and sing joyfully. Halleluiah! Amen.

These are troubling and difficult times for all of us as individuals and a nation. We are having to adjust to new norms, albeit, hopefully temporarily. St. Paul's has also had to adjust. While the church has closed its doors to the church building, it has not closed its doors to those who are in need of comfort during this national medical emergency.

Continued offerings are still necessary for St. Paul's to function. The Trustees have decided not to furlough any of the church staff during the period of closure. The pastor, administrative assistant, director of music and our custodian are continuing to work and perform their functions even though the church is not accessible to others. In addition to meeting its biweekly payroll, the church still needs to pay utility and other necessary financial obligations. Accordingly, members are encouraged to keep up with their offerings.

The Board of Trustees recognize that, in these times, some members may not be financially able to maintain their regular offerings. So, the Trustees encourage those who have adequate resources to consider this in their own giving.

The following options are available to payment of offerings to the church. Please note that PayPal and Zelle are not listed below because neither specifically supports church donations.

- **Mail Offerings via U.S. Postal Service:** Place the offering in an envelope and mail it to St. Paul's Moravian Church, 8505 Heathermore Blvd., Upper Marlboro, MD 20772. Include your church offering envelope in the mailing and denote any split in the offerings either on the memo line of a check or on the offering envelope.
- **Bank Online Bill Paying:** If you use an online bill payment service by your bank, you can set up an account for St. Paul's. The designated account number for the account is your offering account number which is in red on the lower right corner of your offering envelope. You can designate the date on which the offering is to be paid. Also, there is normally a memo line entry box for the payment. In the box, you can designate any split designations of the offering. On the date you have designated for payment, the bank will issue a check to St. Paul's which sent to the church via U.S. Postal Service. Generally, do not charge a service fee for bill paying service.
- **Moravian Giving Portal:** Moravian Make donations through the Moravian Giving Portal (MMFA). The major drawback to using the Portal is that donations to St. Paul's are not immediately available for use. For example, if a donation is made for March, the donation funds will not be received by St. Paul's until early April or whenever MMFA sends a check. How the Moravian Giving Portal works is described below.

Offering payments to the Portal are processed by a private concern, Blackbaud Merchant, and are deposited in the MMFA checking account. Offering payments can be made via credit card or by direct deposit from the donors checking account. However, there are fees associated with such online service.

Blackbaud Merchant Services Fees

- Credit Card/Bank Card Processing (Visa, MasterCard, Discover, American Express, JCB): **2.798% + \$0.26 per transaction.**
- ACH/Direct Debit: **\$0.75 per transaction.**

The Blackbaud Merchant Service fees are deducted from the offering payment. St. Paul's receives only the net amount of the offering paid. The MMFA gets no portion of the processing fee.

The MMFA tracks all offerings received in its data base and, for tax purposes, emails tax receipts to donors (the donor of an offering over \$250 will receive a hard copy of the receipt). No copies of the email or hard copy receipts are sent to St. Paul's. However, the receipt provided to the donor will show the full amount of the online offering since the fees are tax deductible.

All offering donations are regarded as gifts/offerings to MMFA with a designation to St. Paul's. This is like a pass-through offering/donation to the Marlboro Food Bank. Even though the Food Bank offering is regarded as an offering to St. Paul's, the designation requires St. Paul's to disburse the designated amount to the Food Bank, which we do at the end of each month.

St. Paul's will receive an accounting of all offerings including comments/designations by the donors listed in the accounting. The Director of the Portal is encouraging everyone to use direct debit when possible, since the fee is a flat 75 cents, no matter how large the donation.

To use the Portal, please follow the instructions below:

1. In your browser (Microsoft Edge, Chrome, Safari, Firefox), enter the following web address: <https://mmfa.info/giving-portal> to access the MMFA website.
2. In the website, under the subheading "Give Now To Your Moravian Congregation," select from the list of churches, "St. Paul's Moravian Church." A donation form for St. Paul's will appear.
3. Complete the form. There are sections for entering the donation amount and billing address, a check box for making reoccurring monthly gift, a designation box to leave comment(s), and a check box for a "Tribute Gift".

If a split offering is intended, enter the amounts for each donation in the designation box. For example:

\$100 Regular Offering
\$ 50 Building Maintenance
\$ 10 Flowers
\$200 Sanctuary HVAC
\$ 75 Food Bank
\$ 50 Anniversary Offering
\$ 10 Holy Week/Lent Offering

For a "Tribute Gift" offering, in addition to checking the box, enter "In Memory of {name of individual}" in the designation box.

4. Select either "Credit card" or "Direct debit" as the form of payment. To minimize fees, donors are encouraged to select "Direct debit" to make their offerings.
5. When the form is complete, click "Secure Payment". However, donors are encouraged to make a copy of the completed form before submitting it for their own records.