HOW TO SET UP BILL PAY/PAY BILLS THROUGH YOUR BANK

The advice in this document is general by nature so if you have questions about your specific financial institution you should contact them.

Bill Pay ("Pay Bills") is set up through your online checking account. There are two great advantages to this type of giving:

(1) FEES - NO COST to you or to Lakeshore Baptist Church. (All online transactions incur fees to process the payments...and while the financial institution we use for online debit card giving has markedly lower fees than most, there is still a fee!) With "bill pay" you have the same options to set up one-time or recurring giving. You can set the date(s) when your bank will send the check to LBC, begin and end giving, change giving amounts ... all online through your bank's website.

(2) SECURITY - NO ENTERING YOUR FINANCIAL INFORMATION to another website or institution. Your bank already has your information, so you are not giving out your debit card or bank routing number to any other website. Your bank handles all the interaction on their website...so if you trust your bank!

The OVERVIEW (the two-step simplified version):

- 1. Enter Lakeshore Baptist Church as a 'Payee' in the Bill Pay center.
- 2. Create a recurring or "automatic" payment to LBC (making sure to choose an amount, start date, frequency, and sending a "memo" line with the payment).

The "Under the Hood" Process (nitty-gritty version).

This particular tutorial is for a Bank of America account – your bank's website will be slightly different, but the concept remains the same:

- 1) add LBC as a payee and
- 2) setup a recurring payment.

- 1. Log into your online bank account (if you have not ever done this you will need to 'register' or 'enroll' to have online access to your bank account).
- 2. Click on 'Bill Pay' center (or similar such as "Pay Bills") and 'Manage Pay To/Pay From Accounts.'
- 3. Add LBC as a payee. You may want to enter LBC as an 'individual' rather than a company. Some banks require you have an individual customer account number when adding a company as a payee. 'Individual' payees only require you have the address and sometimes phone number.
- 4. Input the information into the fields. Make sure to include the address and phone number of Lakeshore Baptist Church (17306 Church Hill St., Grand Haven, MI 49417, Telephone: (616) 842-8240).
- 5. LBC is now a Pay To account. Now it is time to set up an automatic payment. Click on "Automatic/Recurring Payments" (or the equivalent thereof).
- 6. Choose Lakeshore Baptist Church from the list of payees.
- 7. Create your recurring gift. Make sure to choose an amount, start date, frequency, and to send a "memo" line with the payment. You can designate funds for specific funds by entering the specific funds in the "memo" line: General, Missions, Deacons' Fund, etc. You cannot designate an individual in any of these categories. If you designate nothing in the memo line all funds will go to the general fund.
- 8. Click "Set Up Payment" or "okay" (or whatever your webpage shows) and finalize your recurring gift.

Thank you for your generosity and may God bless you for your act of giving! If you have any questions please contact the Lakeshore Baptist Church church office (616-842-8240), your bank, or office@lakeshorebaptistchurch.com.