Simplify your Generosity and Grow Ministry by using your bank account or credit card

There are two easy and convenient ways to give to Westminster via direct debit or credit card:

1. **Eliminate processing fees: Use your own bank or credit card bill pay services to make automatic payments.**
   - **How:**
     - Decide your payment schedule for 2020.
     - Contact your bank or credit card bill pay service to set up payments.
     - Include your name and envelope number in the “memo” field so Westminster can easily match payments to your pledge.
   - **NOTE:** This method eliminates processing fees; *more of your giving goes directly to funding ministry*.

2. **Authorize Westminster to process a monthly pledge payment for you.**
   - **How:**
     - Provide Westminster with credit card or bank account information and we process a payment monthly in 2020.
     - We process gifts by credit card on or after the 15th of each month; direct debit gifts on the 28th of each month.
   - **NOTE:** Westminster must pay the processor a fee of up to 3% for credit card transactions and $0.75 for direct debit transactions.

Your next step: If you choose to automate, please select the method right for you, and return your pledge card. Questions? Contact Kienan Mick, Accounting Manager (kmick@wpc-mpls.org), or Anna Gram, Stewardship Associate (agram@wpc-mpls.org).

As always, these additional ways to give are also welcome!

- **Cash:** Gifts of cash may be made by check, or online.
- **Securities or Mutual Fund Shares:** Appreciated stocks or securities may be more beneficial to give than cash. Giving stocks allows for a tax deduction for the current market value without incurring tax on the capital gain. See the website or contact Kienan for information.
- **IRA (Individual Retirement Account):** If you’re over 70½, you may meet your required minimum distribution (RMD) requirements and donate from your IRA without paying income taxes on the gift. Contact your IRA administrator for details.

*Thank you for helping Build the Beloved Community*