

Debit cards uplift church budgets

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Every churchgoer knows that moment: Suddenly, there's the offering plate. It's on your row and headed straight for you, borne on hands that are virtuously filling it with green bills and little white envelopes. And what are you doing, Empty Wallet? You're sinking down in the pew, promising yourself that next time, you'll have a little cash on hand.

Awkward. But sort of old-fashioned. Because these days, more churches offer options — which means that, like the rest of your daily or monthly expenses, tithing might be as simple as an automatic deduction or the swipe of a plastic card.

Churches are now accepting credit cards. Taking debit cards. Arranging monthly withdrawals directly from members' bank accounts. Cash, you might say, is so King James.

All these new options are a response to the way we Americans use cash these days. Which is to say, not as much as we used to.

"We've started seeing more and more of our customers using their cards in everyday spending categories," says Bill Dobbins, a spokesman for Visa. "It was just a matter of time before they started doing that at church."

And they are. Last year, Visa's volume of use at religious organizations went up 21 percent from the previous year.

At a few churches, tithing is even easier than using an ATM. Consider the Secure Give kiosk, which allows church members to swipe a card and make a donation on the way into or out of the sanctuary. The kiosks were invented a couple of years ago by Marty Baker, pastor of Stevens Creek Community Church in Augusta, Ga. Baker came up with the idea when he realized he wouldn't be prepared if the offering plate came his way.

"I don't carry cash, and I don't carry a checkbook," he says. "But I live life with a credit card or a debit card in my hand."

He figured a lot of church members had the same habit.

"I wondered," Baker says, "if they were in a service ... and God prompted them to give, how would they give?"

He started calling around — church stewardship committees, Christian software companies, bookstores — asking where he could get a machine that accepts credit or debit card donations.

"Everybody said, 'That's a great idea, but we don't do it,'" Baker says. So he started Secure Give, a for-profit company that sells and supports those machines.

The Secure Give kiosks are installed in nearly 30 locations nationwide. Most are at young, contemporary evangelical churches — including Trinity Church of Cedar Hill.

Trinity's kiosk is new this spring. But even before Secure Give, the church accepted plastic, says Michiel de Wit, the church's communications manager; church members could make donations using Trinity's Web site, or they could fill out a form and drop it in the offering plate.

Younger members, especially, de Wit says, are so accustomed to using a card as money that it's not natural for them to keep cash at the ready.

"A culture change is taking place," he says, "and we have adapted to some of those changes."

There's no kiosk at Broadway Baptist Church in Fort Worth. But members can arrange to have their contributions regularly deducted from their bank accounts.

"The direct debit is working well for us, because it's something people don't have to try to remember," says Kari Jenke, Broadway's business manager.

There's a small bank fee involved with any kind of transaction like this, but Jenke says the increase in donations has more than made up for the cost of offering the convenience. And the regularity is helpful for church budgeting: "When people go on vacation, we still get the contribution," Jenke says.

At Baker's church in Georgia donations increased 18 percent from 2005 to 2006. (But Baker points out that the church is growing, too, so you can't attribute that increase entirely to the new system.) The system won new converts in 2005 because of the security factor.

The week of Thanksgiving that year, a courier was robbed while transporting the church's offering money. The church staff had to contact all the families who had written checks that week. Not so for those who'd used their debit or credit cards, whose transactions were secure.

The credit card folks predict we are hurtling toward a cashless society, and that soon we'll all be swiping cards at church and everywhere else. Broadway's Jenke doesn't think so.

"Too many of the members still feel the need to write the check," she says, "It spiritually means something to them to take the first fruits of their money, set it aside and write a check."

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