

One of the ways to support Lighthouse financially is through automatic Bill Payment from your financial institution. Here are some of the most helpful facts on doing this in FAQ format:

### **Automatic Giving FAQ's**

Q: How can I give to support Lighthouse automatically from my financial institution?

A: Most financial institutions offer a free service with checking accounts for Automatic Bill Payment.

Q: Which service do I use?

A: On most financial institution's working, the option that works is the "Bill Payment" option.

Q: Why can't I use my financial institution's ACH (Automatic Clearing House) or EFT (Electronic Fund Transfer) systems and deposit my giving directly to Lighthouse's account?

A: Automatic, paperless or electronic fund transfers occur without the receiving account knowing the source of the payment. As Lighthouse is required to keep a record of your yearly giving amount and send you a report for tax deduction purposes, we couldn't know your amount of giving if you used these methods.

Q: How do I set it up?

A: If you have an online account, follow the instructions on your financial institution's website. (See below for a samples from the MSU Federal Credit Union and 5/3<sup>rd</sup> bank websites.) Otherwise, contact your financial institution to find out how to do automatic Bill Payment.

Q: Where should I have my financial institution send the payment check?

A: Lighthouse's administrative offices at:

Lighthouse Community Church  
1268 E. Grand River, Suite 2  
Williamston, MI 48895

Q: What if my amount of giving varies?

A: Many financial institutions have the option of "Single payments" that can be adjusted each time (such as utility payments) as well as "Recurring payments" which are the same every month or week.

Q: What advantage is this to Lighthouse and to me?

A: For most of us, we have found it less likely that we will fail to give the percentage of our income that we intend to if it is a part of our normal or even automatic financial processes. The consistent giving of a percentage has biblical roots in the Old Testament concept of tithing, as well as the New Testament concept of regularly setting aside a portion of our giving (2 Corinthians 8-9). It is an advantage to Lighthouse, because most organizations and families function better when there is a regularity to the majority of their income, and of, course, as Lighthouse's contributors become more faithful and disciplined in their giving, we become more individually mature and financially sound as an organization.

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## **MSU Federal Credit Union**

### **How Does Bill Payment Work?**

MSUFCU members now have the ability to pay bills, make person-to-person transfers and account-to-account fund transfers, send donation payments, or send gift checks - all at your convenience within ComputerLine.

Once you've received your bills and are ready to pay them, login to your ComputerLine account and select the Bill Payment menu.

Create your payments by setting up your payees and set up a single or recurring payment. Payments are sent out at 4:30 p.m. on the process date that you choose within Bill Payment.

*Recurring payments* are payments made for the same amount, to the same payee on the same date every month. Use this method for recurring payments that remain the same every month.

*Single payments* are made to issue a payment to a payee by specifying the amount and process date. This must be done each time you wish this bill to be paid. Use this method for payment amounts that could vary, such as utility bills.

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## **Fifth/Third Bank**

Select the **Make Payments** tab from the top navigation bar to begin the bill payment process. You will first see the **Schedule Payments** screen (see below).

Payees	Amount	Date to Pay * (mm/dd/yyyy)	Last Date Paid
ENERGY_COMPANY Acct#: 1234	\$0.00	03/21/2007	
MY_CAR_LOAN Acct#: 1234567	\$0.00	03/21/2007	
CABLE_COMPANY Acct#: 1234	\$0.00	03/21/2007	

Fifth Third Internet Banking and Bill Payment allows payments to be made to your linked Fifth Third Bank accounts, as well as to any payee in the United States, U.S. territories, and APOs. Payments made to your Fifth Third Bank credit card, installment loan, mortgage loan, or equity line accounts are referred to as Fifth Third Payments. Payments made to payees other than Fifth Third Bank are referred to as Bill Payments. Payments may be performed from connected deposit accounts only. Time deposit accounts such as certificates of deposit, revolving credit accounts such as credit cards, and loan accounts may not be debited. Payments may be made to connected payee accounts and Fifth Third Bank credit and loan accounts only. Payments may not be made to time deposit accounts such as certificates of deposit or accounts not connected to your Jeanie® Card.