

Lutheran Church Extension Fund (LCEF) offers e-giving and e-tuition payments through the Joyful Response program. Joyful Response allows members and/or families to give one-time gifts, a recurring tithe or make tuition payments on your website or by a mobile phone app, free of charge through LCEF. For a small fee through Vanco Services, LLC (Vanco), text giving and debit and credit card payments can be set up (these fees will be charged to the congregation). (Vanco is the organization who manages this program on behalf of LCEF).

## **GETTING STARTED**

This guide provides step-by-step instructions to get started. If you have any questions, please call LCEF at **800-843-5233.** All forms, including the link to the online Vanco Enrollment form, are available at **lcef.org/joyful-response**.

# **STEP 1 - INVEST WITH LCEF**

In order to participate in the Joyful Response program, when contributions are made, they must be deposited into an LCEF StewardAccount.

If your congregation, school or organization already has an LCEF StewardAccount<sup>®</sup> that you would like to use to accept donations or tuition payments, please proceed to step 2.

To open an LCEF StewardAccount to use for your organization's Joyful Response program, please apply online at **lcef.org/invest** or fill out the LCEF Organizational Investment Application **lcef.org/AppDownload**. Once you complete your application, please send the funds by an internal transfer, wire or check to LCEF. Sending funds by ACH is only available if the application is completed online.

Double check that required signatures are in place if applying by paper application.

- · LCEF Organization Application:
  - Page 1, near the bottom-officer signatures.
  - Page 2, lower half-authorized account signers.

Please mail, fax or email the form(s) to LCEF if applying by paper application. If applicable, the new investment must be opened with a minimum of \$100 via check, ACH or wire (contact LCEF at 800-843-5233 for ACH or wire instructions).

Fax:	314-996-1131	
Email:	request@lcef.org	
Mailta	Lutheran Church Extension Fund	
Mail to:	Lutheran Church Extension Fund	
Mail to:	PO Box 229009	

### **STEP 2 - COMPLETE ONLINE VANCO FORMS**

#### Vanco Organization Enrollment Form

• Once your LCEF StewardAccount<sup>®</sup> is opened and you have your account number, please fill out the Vanco enrollment form at **lcef.org/joyful-response**.

### **STEP 3 - GET SET UP**

#### Your congregation will be assigned a Vanco representative.

Vanco will contact you by email or by phone once your enrollment has been completed. Please keep an eye out for this in order to proceed with setting your organization up. Your Vanco representative will walk your Joyful Response administrator through set up on Vanco's system including:

- Vanco Mobile.
- The Online Service Center (no special software required).

Vanco will train your Joyful Response administrator on the following areas that Joyful Response can be used for.

- Your organization can set up fund designations: tuition, general, missions, building, etc.
- Your organization may elect to set up optional Vanco features in addition to the basic features sponsored by LCEF. Congregation pays the fees for optional features.

Features	Transactions	Fees
Funds Transfer (ACH)	Customer self-enrolls via a giving button on the client's website or organization's administrator processes enrollment authorization form completed by customer.**	Included feature. LCEF pays fees for bank transfers.*
Giving and Payments	Initiates bank transfers via a giving button on the organization's website. Your Vanco representative will assist with putting this on the organization's website through the initial set up.	Included feature. LCEF pays fees for bank transfers.*
Mobile App Giving and Payments	Your members or families may download Vanco Mobile for Apple or Android to make payments and donations through their app. Your Vanco representative will assist with setting this up after enrollment.	Included feature. LCEF pays fees for bank transfers.*
Text Giving and Payments	Your donors and families will enter client's 10-digit Vanco Mobile text number (available only if your organization subscribes to this feature).	<i>Optional feature.</i> Client pays fees.
Credit Card/ Debit Card Giving and Payments	May be used with online, mobile or text options (available only if organization subscribes to this feature).	<i>Optional feature.</i> Client pays fees. Option allows customers choice to pay the fees.

In Vanco's Client Procedures: client = the organization; customer = member of the church/families of the school/donors

\* Bank service charges such as overdraft fees are responsibility of the client or customer.

\*\* The enrollment/change authorization form is included on the Joyful Response fliers available online at Icef.org.

# **STEP 4 - COMMUNICATE THE PROGRAM**

### Communicate and promote the Joyful Response program to your members and families.

- Your Vanco representative will provide you with tools to share and promote Joyful Response with your organization.
- Place a giving button on your organization's website. Your Vanco representative will assist with this.
- Print off the Joyful Response bulletin inserts, available at **lcef.org/joyful-response**, and place them in your weekly service bulletins or monthly newsletters.
- All support materials are available from LCEF. Please contact our Customer Relations team at 800–843–5233, contact your district vice president or visit **lcef.org/joyful-response**.

## **STEP 5 - TAKE CARE OF BUSINESS**

#### Follow Vanco's client procedures.

- · Comply with Vanco's security and procedure protocols.
- Review all ACH Confirmation Reports to verify Adds, Changes and/or Deletes.
- Reconcile your ACH Deposit Report to your LCEF StewardAccount.
- · Address all items on the Returns Report in a timely manner.
- Post transactions from Vanco reports for:
  - Your organization's accounting records.
  - Your organization's member's records.

### HELP AND RESOURCES

### LCEF

Phone: **800-843-5233**, Monday–Friday, 7 a.m. to 5 p.m. (CT). Email: request@lcef.org Website: **lcef.org** 

#### Vanco

Phone: **800-675-7430**, 7:30 a.m. to 6 p.m. (CT) Email: cs@vancopayments.com Website: vancopayments.com

Joyful Response service is provided by:



# 800-843-5233 | lcef.org

LCEF is a nonprofit religious organization; therefore, LCEF investments are not FDIC-insured bank deposit accounts. This is not an offer to sell investments, nor a solicitation to buy. LCEF will offer and sell its securities only in states where authorized. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks. StewardAccount access features are offered through UMB Bank n.a. StewardAccount products are not available to investors in South Carolina. 0524N097