

# JOYFUL RESPONSE®

Your step-by-step guide



Lutheran Church Extension Fund  
> where investments build ministry



Lutheran Church Extension Fund (LCEF) offers e-giving and e-tuition payments through the Joyful Response program. Joyful Response allows members to give one-time gifts or a recurring tithe on your church 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 with e-giving, using the Joyful Response Enrollment Packet. 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](http://lcef.org/joyful-response).

**The online application to enroll in Vanco and the following materials can be found at [lcef.org/joyful-response](http://lcef.org/joyful-response).**

- LCEF organizational investment application.
- Joyful Response bulletin insert announcement.
- Joyful Response customer enrollment/change form.

## STEP 1 - SUBMIT FORMS

### Vanco Organization Enrollment Form

- Once your LCEF StewardAccount® is opened and you have your account number, please fill out the Vanco enrollment form online.

### LCEF Organization Application

- The application is available at [lcef.org/joyful-response](http://lcef.org/joyful-response).
- A StewardAccount® at LCEF is required to receive e-giving funds.
- You may use an existing StewardAccount, but you may want an additional account for the exclusive purpose of managing e-giving funds discretely from other funds.
- Complete the MyAccount section for:
  - Online access to LCEF investment account information.
  - The ability to transfer funds, both internally and externally.

✓ **Double check that required signatures are in place.**

- LCEF Organization Application (if applicable):
  - 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 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  
Mail to: **Lutheran Church Extension Fund**  
PO Box 229009  
St. Louis, MO 63122-9009

## STEP 2 - GET SET UP

✓ **Your congregation will be assigned a Vanco representative.**

Your Vanco representative will walk your congregation's Joyful Response administrator through set up on Vanco's system including:

- Vanco's mobile app.
- The Online Service Center (no special software required).

Vanco will train your Joyful Response administrator.

- Your organization can set up fund designations: current, 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).

Mobile Feature	Transactions	Fees
<b>ACH</b>	Customer self-enrolls via a giving button on the client's website; or organization's administrator processes enrollment authorization form completed by customer.**	Basic service. LCEF pays fees.* No cost to customers or the client.
<b>Online</b>	Initiates via a giving button on the organization's website.	Included feature.
<b>Mobile App</b>	Download the Vanco app for Apple or Android.	Included feature.
<b>Text</b>	Enter client's 10-digit GiftPlus+ text number (available only if your organization subscribes to this feature).	<b>Optional feature.</b> Client pays fees.
<b>Credit Card/ Debit Card</b>	Use with online, mobile or text options (available only if organization subscribes to this feature).	<b>Optional feature.</b> Client pays fees. Option allows customers choice of paying the fees.

In Vanco's Client Procedures: client = the church; customer = member of the church

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

\*\* The enrollment/change authorization form is in the Joyful Response Enrollment Packet and online at [lcef.org](http://lcef.org).

## STEP 3 - COMMUNICATE THE PROGRAM

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

- Your Vanco representative will assist you with sharing and promoting Joyful Response with your congregation.
- A giving button on your organization's website. Your Vanco representative will assist with this.
- Place the Joyful Response bulletin insert announcement in your service bulletins.
- For members who wish to give via ACH but who do not wish to self-enroll via the internet, make the paper Electronic Offering Enrollment/Change form available. The form should be returned to the congregation's Joyful Response administrator. The form is included in the Joyful Response Enrollment Packet.
- All support materials are available from LCEF. Please contact our Customer Relations team at 800-843-5233 or contact your LCEF District Vice President.

## STEP 4 - 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 bank account.
- 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](mailto:request@lcef.org)

Website: [lcef.org](http://lcef.org)

### Vanco

Phone: **800-675-7430**, 7:30 a.m. to 6 p.m. (CT)

Email: [cs@vancopayments.com](mailto:cs@vancopayments.com)

Website: [vancopayments.com](http://vancopayments.com)

Joyful Response service is provided by:



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**800-843-5233 | [lcef.org](http://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. 0923N097