

Although VANCO does not charge the church a monthly fee to use their service, there are convenience fees on each transaction. For the electronic transfer from a checking/savings account the cost consists of a transaction fee of \$0.35 plus .8%; for the debit/credit card processing the cost is the flat \$0.35 transaction fee plus 2.35%. In order to maximize the portion available for the ministries at Zion and minimize the amount that goes towards convenience fees, it's best to pay from a checking or savings account. The convenience fees are deducted from the amount of the offering before the funds are transferred to Zion, although you have the option to cover the fees if you so choose.