Every dollar—every penny—counts in public radio, and sustaining donors often contribute a substantial part of that funding. Making the most of sustainers’ gifts is one of the key reasons American Public Media Group (APMG) encourages them to give by electronic bank transfer or EFT.

APMG is the nation’s largest station-based public radio organization with operations including Minnesota Public Radio, a 46-station network serving nearly all of Minnesota and parts of surrounding states, and Southern California Public Radio, a four-station network serving Los Angeles, Orange County, Coachella Valley, and the Inland Empire. In 2017, they began a huge push toward EFT, the results of which are impressive.

“MPR had about 21% of sustainer using EFT, which was great. After our first campaign in January 2017, we increased to 29%. With continued campaigns, which are usually about twice a year for specific EFT conversions, MPR is currently at 51.3% of our sustainer on EFT,” said Alyssa Johnson, Manager, Development Operations, at APMG. That means that of MPR’s 85,600 sustainer, nearly 44,000 use EFT.

“Our California stations were only at about 6% EFT before we started,” as they have not been around as long as MPR, said Johnson. But the results are nonetheless noteworthy.

“After their first campaign they went up to 18%,” said Johnson. With twice-yearly campaigns SCPR is now at 44.3%, or about 21,000 of their almost 47,000 sustainer, on EFT.

There’s also a noticeable increase in generosity. Johnson said EFT sustainer currently give an average of $20 more per year—$187—compared to the $167 annual average for credit card donors. It’s one of the reasons new sustainer at all stations are encouraged to start with EFT.

“On our website, if somebody selects that they want to give a sustaining gift, EFT pops up as the default payment,” said Johnson. The sites default to “Bank Account,” the term they use with donors.

SCPR’s page even notes that, “Giving directly from your bank account means less of your donation goes towards fees and more of it powers KPCC!” the station in Los Angeles. Johnson said that’s a powerful message.

“Over the course of a year, it ends up being an average $3.60 in credit card processing fees, per sustaining donor, whereas EFT is $1.44,” she said.

Another message is “the ease for our donors, as far as not having to worry about credit card payments getting declined, or their card expiring and then we have to send them communications to get them back up and running,” said Johnson. Direct mail, calls and emails are employed to bring sustainer back into the fold.

“The fewer of those we have to send out means savings in postage and telemarketing costs.”

Nacha’s Nonprofit Toolkit has everything necessary to begin or expand a program to encourage donations by electronic bank transfer. Download it for free at Nacha.org/nonprofits.