

Success Story:

For KMUW, Converting Sustainers to EFT Means 'A Lot of Money that Adds Up'

\$1.75 might not sound like much, but when you multiply it by a couple of thousand sustaining donors it becomes real money.

"On average, EFTs cost about 32 cents to process a monthly gift. Credit cards are about \$2.07. So, we could save \$1.75 on average per transaction," said Jessica Treadwell, Director of Development and Donor Relations, at KMUW-FM, National Public Radio for Wichita, Kansas. "That's a lot of money that adds up by the end of the year."



KMUW's nearly 2,000 sustainers are split about 50-50 between EFTs via the ACH Network (also called electronic bank transfers) and credit cards. Treadwell would love to turn that into a skewed number towards EFTs. To that end, in the summer of 2024 she included a message in a regular monthly email to sustainers spelling out the cost difference, while hammering home a key message.

"You could extend your giving to the station—and save us money so we get more of your gift—if you switch from credit card to EFT," said Treadwell.

Meanwhile, a KMUW staffer who calls donors when their credit cards are rejected now takes

a different tack: Instead of requesting updated card information, they ask if the donor would consider switching to EFT.

In a matter of a couple of months, both efforts yielded more than 120 donors who agreed to use EFT.

"That would be \$2,520 a year in processing fees saved for just those 120 people. That adds up. To us, that's significant," said Treadwell.

That focus on the station keeping more of each donation resonates, Treadwell said, especially when you tell them, "You're giving us \$25 a month, except we're only getting \$22.93." Jon Paton, KMUW Donor Data Manager, said when you explain it that way, "More times than not they're not even hesitating at it. They say, 'Yes, it makes sense.'"

For new donors visiting the KMUW website, the first choice in the donation method section is "Sustaining monthly gift via my bank account" which is followed by "recommended" in bold letters. It's a crucial message as sustainers account for more than half of the station's income. And EFTs are keeping more sustainers in the fold.

"We're not having as many issues as we are with credit cards," said Paton. "We usually have 20 to 25 credit cards that get pushed back, and maybe three EFTs a month. Switching even more of our credit card donors to EFT will really help us."

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.