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## Cost Effective is Community - Effective at the Birmingham YMCA

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Creating change is rarely easy. Sometimes it takes a lot of heavy lifting to get the ball rolling. Just ask Molly Frederick of the Birmingham YMCA. Last year she and the Birmingham staff embarked on a campaign to encourage members to convert from credit card payments to electronic fund transfers (EFTs). The first campaign was successful, but momentum didn't come easily.

The idea to launch an EFT conversion campaign really came down to simple math. The Birmingham YMCA realized it could save money on transaction fees by having members pay directly out of their bank accounts rather than a credit card. It's not really that different from standing in line at the grocery store and being asked "debit or credit." The Birmingham Y is simply taking it one step further, asking members for checking instead of debit or credit.

DAXKO has been encouraging its DAXKO Operations' customers to use recurring EFTs because it saves time and prevents mistakes. Now, converting to EFTs can help YMCAs serve more people in the community.

The process is simple. The YMCA provides its members with a short form that asks when they would like the money withdrawn from their account, their account number and the name of the bank. That's it. Just by making a small change, members help the YMCA potentially save thousands of dollars each year.

"Culturally, we are constantly trying to convert to EFT over credit cards," Frederick said. "It is presented at the point-of-sale by our Membership Directors and consistently from our business office staff when members call to change a draft. If they present a credit card, we ask if it's a debit, and if so, ask them to provide a routing and account number instead. So overall, it's a collective, cultural approach."

The community is the real winner. The goal for the Birmingham YMCA is to reduce transaction fees and apply the savings to those children, teens and adults who could otherwise not afford to go to the Y.

So far, the response has been positive. The first campaign converted more than 200 Birmingham members to EFT. That's an annual savings of nearly \$3,000. When the cost of direct mail is subtracted out, the Birmingham YMCA walks away with a tidy sum that will go to those in need of financial assistance.

The first campaign was so successful that the Birmingham YMCA is working on a second EFT conversion campaign. "The direct mail campaigns continue to feed the culture of EFT over credit cards," Frederick said. "We are currently in the middle of a second campaign and hope to have even more success this time."

If just **4** members converted to checking from credit/debit card for a year, the Birmingham YMCA could financially assist one more:

- Child in a session of group swim lessons
- Family for a month of membership
- Young adult for two months of membership
- Child for two weeks of after school care
- Child to play in a basketball league