

From The President
TRIP PAYMENT METHODS UNCHANGED

Dear Austin Skiers
September 7, 2021

Trip payment methods remain unchanged for 2021-2022. If you want the details, keep reading.

If you're like me, I write few paper checks anymore. So far this year, I've written only two. The reason is simple. By paying for stuff with a credit card, I get cash back (or some other benefit) *but the price is the same*. There are incentives and rewards for us to pay with plastic.

We all know there's no such thing as a free lunch. In the case of credit cards, the fee to almost all businesses is approximately 3%. This hidden cost is passed on to the customer. It's everywhere; from Sonic Drive-In to H-E-B.

So - every year, the Austin Skiers Executive Committee (EC) gets asked, "Why can't I simply pay for my trip with a credit card? Everyone else takes credit cards. I rarely write checks."

In response, the Executive Committee looked (again) at allowing credit card payments for trips as the default method.

Trips Vice-President Elisabeth Poigin sent members a survey in 2020 asking their preferences. The survey said that if a credit card were used, then a fee of approximately 3% would be added to the cost. She received replies from 127 members. These are the results:

Payment Description	Responses	Percentage
Deposit and balance by check	86	68%
Deposit by check and balance by credit card	24	19%
Both by credit card	11	9%
I'm not going on a trip	6	5%

Only 28% would use a credit card (CC) at all, while 68% would pay by check only. When confronted with the reality of the true cost of plastic, most members did not think the convenience was worth it. Clearly there are exceptions, like if the CC company offers a super deal or good trip insurance, or if personal cash flow takes an unexpected turn.

Unfortunately, Austin Skiers is not able to arbitrarily take credit card payments randomly. The payment system supported by Wild Apricot (WA), the company that handles our website, trip sign-ups, and invoicing, does not have the options to do this properly.

The payment system we want simply is not available: user-selected partial payments by check, e-check, *Zelle*, or credit cards (CC). (*Venmo* presently is not set up for business transactions.) Non-check payments—for deposit, partial payment, or full payment—would incur a nonrefundable 3% fee billed to the club. No payment system supported by WA allows partial payment, e-checks, or adding the convenience fee for CC payments.

If we allowed credit card payments *by default*, then skiers would have to pay the entire balance by credit card—though they could still submit checks—and trips would have to be priced approximately 3% higher to account for the amount charged to the club by the payment system. There is no easy way to credit skiers' invoices paid by check for the approximate 3% fee. However, recent changes in the PayPal contract has caused an increase in the "fee" the club has to pay for all credit card transactions to approximately 3.5%, which is reflected on each Trip Page for 2022 and is Non-Refundable.

Elisabeth's survey showed that the 68% who would pay by check only would be unhappy with a 3% surcharge let alone now an approximate 3.5% fee. Because there is no way to automatically credit a check payment for the 3.5% charge, someone would have to do it manually.

For these reasons the Executive Committee voted to continue our current system. Members will continue to pay trip charges by check. Those who wish to pay by credit card will need to send a request to their trip chair, who will forward the request to the treasurer. The treasurer then will manually create an invoice for the trip balance with a credit card convenience fee added.

Thinking snow,



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