



Credit Card Survey Results

Survey conducted May 2015
114 Cities responded

Founded in 1925, the League of Oregon Cities is a voluntary association representing all 242 of Oregon's incorporated cities.



68% of Cities who responded permit credit card payments.

For those cities that do not permit credit card payments, the primary reason is the costs.

For those that permit credit card payments, 64% permit credit card payment for all city services.

For those that exclude some services, the common exclusions from credit card payment are:

- System development charges (20 cities of those surveyed)

- Court fines, lodging tax, building permits, and utility payments (< 10 cities of those surveyed for each service)



76% of responding cities that permit credit card payments do not have a minimum or maximum charge.

Of those that do, the maximum varies greatly. Several have a max of \$1K, \$5K or \$10K but some have much lower maximums of \$300 to \$500.

Of the cities responding that allow credit card payments, almost 80% permit online payments and approximately 87% permit payment at city offices.

Approximately 20% of cities charge a convenience or service fee. The fees vary but are < \$3 or around 3%.



Of all cities responding, the credit card company fee calculates to an average of 34 cents per transaction.

The range of responding cities was \$.08 to \$1.79 per transaction.

Cities could save money by:

- 1) getting the state's negotiated per transaction rate; and
- 2) using the state's convenience/service charge program



Of the 114 responding cities, only 2 indicated having cooperative agreements with other governments to get their rates.

60% of surveyed cities are interested in using the State of Oregon's credit card agreement and 32% weren't sure. Only 8% indicated they were not interested in utilizing the state's program.



We understand rates are generally based on volume--- here's what cities would bring:

Number of Yearly Credit Card Transactions Averages:

Cities* 25,001 and larger: 1,216,924

Cities 5,000 to 25,000: 10,773

Cities less than 5,000: 1648

Total: 11.2 million transactions from 53 cities who provided data

Credit Card Dollar Value Yearly Averages:

Cities* 25,001 and larger: \$21,778,712

Cities 5,000 to 25,000: \$1,629,234

Cities less than 5,000: \$168,086

Total: \$252.6 million from 52 cities who provided data

**See 2015 Population Chart*

2015 Population

Over 100,000	5,000 - 9,999	2,500 - 4,999 (con't)	1,000 - 2,499 (con't)	Under 500 (con't)
Portland 601510	Baker City 9890	Estacada 2935	Riddle 1185	Maupin 425
Eugene 160775	Cottage Grove 9840	Jacksonville 2840	Drain 1160	St Paul 425
Salem 159265	North Bend 9730	Burns 2835	Lyons 1160	Haines 415
Gresham 106455	Monmouth 9620	Sublimity 2760	Port Orford 1135	Wasco 415
	Astoria 9590	Dayton 2570	Athena 1125	Wheeler 405
50,000 - 99,999	Silverton 9460	Gervais 2530	Joseph 1095	Adams 370
Hillsboro 95310	Prineville 9385	Myrtle Point 2525	Lowell 1060	Scotts Mills 365
Beaverton 93395	Sweet Home 9060		Yoncalla 1060	Ione 330
Bend 79985	Fairview 8935	1,000 - 2,499	Yamhill 1050	Moro 325
Medford 76650	Molalla 8820	Lakeview 2300	Coburg 1045	Sodaville 310
Springfield 60065	Eagle Point 8635	Gold Beach 2275	Island City 1025	Imbler 305
Corvallis 56535	Independence 8605	Sisters 2190		Halfway 290
Albany 51270	Florence 8565	Rogue River 2155	500 - 999	Nehalem 280
	Lincoln City 8400	Union 2150	Donald 975	Rufus 280
25,000 - 49,999	Sutherlin 7945	Stanfield 2115	Aurora 950	Lexington 255
Tigard 49140	Stayton 7700	Carlton 2070	Falls City 950	Westfir 255
Lake Oswego 37105	Hood River 7545	Vernonia 2065	Oakland 935	Paisley 245
Keizer 36985	Milton-Freewater 7060	Waldport 2060	Halsey 915	Ukiah 245
Grants Pass 35060	Umatilla 7050	Willamina 2045	Prairie City 910	Waterloo 230
Oregon City 33760	Scappoose 6700	North Plains 2015	Glendale 875	Lostine 215
McMinnville 32705	Seaside 6560	Columbia City 1945	Adair Village 845	Detroit 210
Tualatin 26925	Brookings 6535	Enterprise 1940	Merrill 840	Elkton 205
Redmond 26770	Madras 6260	Canyonville 1910	Scio 830	Sumpter 205
West Linn 25540	Talent 6230	Cave Junction 1905	Malin 815	Seneca 200
	Sheridan 6225	Rainier 1905	Wallowa 810	Helix 195
10,000 - 24,999	Junction City 5620	Turner 1900	Garibaldi 790	Long Creek 195
Woodburn 24455	Winston 5410	Irrigon 1885	Maywood Park 750	Adrian 180
Newberg 22765	Warrenton 5175	Durham 1880	Chiloquin 735	Jordan Valley 175
Forest Grove 22715	Creswell 5075	Mill City 1875	Yachats 720	Richland 175
Roseburg 22510		Vale 1875	Canyon City 705	Grass Valley 165
Wilsonville 21980	2,500 - 4,999	Banks 1775	Echo 705	Spray 160
Klamath Falls 21500	Tillamook 4880	Clatskanie 1750	Metolius 700	Dayville 150
Milwaukie 20485	Veneta 4690	John Day 1745	Powers 700	Idanha 140
Ashland 20340	Philomath 4630	Elgin 1725	Condon 695	Barlow 135
Sherwood 18955	Phoenix 4580	Cannon Beach 1705	Weston 685	Summerville 135
Central Point 17375	Reedsport 4150	Lakeside 1705	Gaston 640	Mitchell 130
Hermiston 17345	Wood Village 3905	Brownsville 1680	Monroe 620	Monument 130
Pendleton 16700	Aumsville 3895	La Pine 1670	Manzanita 615	Unity 70
Happy Valley 16480	Coquille 3870	Amity 1620	Arlington 605	Prescott 55
Coos Bay 16315	Lafayette 3825	Hines 1560	Dufur 605	Antelope 50
Troutdale 16020	Harrisburg 3635	Millersburg 1505	Johnson City 565	Granite 40
Canby 16010	Toledo 3485	Pilot Rock 1505	Cove 550	Shaniko 35
Lebanon 15740	Myrtle Creek 3465	Gearhart 1475	Mt Vernon 525	Lonerock 20
Dallas 14940	Boardman 3445	Depoe Bay 1410		Greenhom 2
The Dalles 14480	Mt Angel 3395	Culver 1380	Under 500	
La Grande 13150	King City 3365	Rockaway Beach 1325	Gates 485	
St Helens 12990	Nyssa 3285	Bay City 1320	Rivergrove 485	
Comelius 11910	Hubbard 3220	Dunes City 1315	Fossil 475	
Gladstone 11495	Oakridge 3220	Heppner 1290	Bonanza 455	
Ontario 11465	Dundee 3180	Cascade Locks 1235	Huntington 445	
Damascus 10625	Jefferson 3165	Siletz 1235	North Powder 445	
Sandy 10170	Bandon 3105	Gold Hill 1220	Mosier 440	
Newport 10095	Shady Cove 3015	Tangent 1195	Butte Falls 430	

**Portland State
Population
Certified
Census
July, 2014**



Thank you!

The League and our member cities are always looking for ways to save local government and ultimately taxpayers' money. A permissive credit card partnership with the state, like the state purchasing program could be very beneficial to cities. We look forward to continuing the conversation.

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