

Pay Through PayPal					Paying dues through Wire Transfer			Paying dues through Credit Card			
# members	Yen (1)	U.S. \$ (2)	Fee (3)	Total	U.S. dollars	Bank Fee(4)	Total	# members	U.S \$ (2)	Foreign Fee (5)	Total
1	6,000	\$55	\$3	\$58	\$55	\$87	\$142	1	\$55	\$2	\$57
5	30,000	\$275	\$14	\$289	\$275	\$87	\$362	5	\$275	\$8	\$283
10	60,000	\$550	\$28	\$578	\$550	\$87	\$637	10	\$550	\$17	\$567
20	120,000	\$1,100	\$55	\$1,155	\$1,100	\$87	\$1,187	20	\$1,100	\$33	\$1,133
25	150,000	\$1,375	\$69	\$1,444	\$1,375	\$87	\$1,462	25	\$1,375	\$41	\$1,416
30	180,000	\$1,650	\$83	\$1,733	\$1,650	\$87	\$1,737	30	\$1,650	\$50	\$1,700
35	210,000	\$1,925	\$96	\$2,021	\$1,925	\$87	\$2,012	35	\$1,925	\$58	\$1,983
40	240,000	\$2,200	\$110	\$2,310	\$2,200	\$87	\$2,287	40	\$2,200	\$66	\$2,266
50	300,000	\$2,750	\$138	\$2,888	\$2,750	\$87	\$2,837	50	\$2,750	\$83	\$2,833
60	360,000	\$3,300	\$165	\$3,465	\$3,300	\$87	\$3,387	60	\$3,300	\$99	\$3,399
70	420,000	\$3,850	\$193	\$4,043	\$3,850	\$87	\$3,937	70	\$3,850	\$116	\$3,966
80	480,000	\$4,400	\$220	\$4,620	\$4,400	\$87	\$4,487	80	\$4,400	\$132	\$4,532
90	540,000	\$4,950	\$248	\$5,198	\$4,950	\$87	\$5,037	90	\$4,950	\$149	\$5,099
100	600,000	\$5,500	\$275	\$5,775	\$5,500	\$87	\$5,587	100	\$5,500	\$165	\$5,665

(1) equals # of members times 6,000 yen per member to be paid to HQ

(2) Assumes 6,000 yen equals \$55 U.S.

(3) Pay Pal fee is 5%

(4) Ikebana charges 4,000 yen (\$37) for wire transfer plus US banks will charge a fee of about \$50

(5) Many credit cards charge a foreign transaction fee of about 3%; please check your credit card for the actual transaction fees they will charge.

Conclusion:

It is more economical to pay your chapter dues by **credit card** for up to less than 60 members assuming you pay no more than a 3% transaction fee

For 50-60 members and up, a bank transfer is better if your bank charges no more than \$50 for a wire transfer

If a **credit card is not a viable option**, then paying via PayPal for up to 30 members is the most economical option.

After 30 members, it is more economical to go to your local bank and initiate a wire transfer of funds assuming your bank does not charge more than \$50 for a wire transfer

When paying for a few new members throughout the year, it is more economical to pay their dues through a credit card or PayPal