



## Online Banking is a simple, safe, and smart way to have a positive impact on the environment!

By switching to electronic bills, statements, and payments, every year the average household can:

- Save 6.6 pounds of paper
- Save 0.079 trees
- Avoid use of 4.5 gallons of gasoline to mail bills, statements, and payments
- Avoid release of 63 gallons of wastewater into the environment
- Avoid producing 171 pounds of greenhouse gas emissions

Saving this amount of greenhouse gas emissions is the equivalent of:

- The emissions avoided by not driving 169 miles
- The emissions avoided by not consuming 8.8 gallons of gasoline
- Planting 2 tree seedlings and allowing them to grow for 10 years
- Preserving 24 square feet of forestland

## With many households participating, these small contributions can add up to a big benefit for the environment.

If 20 percent of households (22,876,800 households) were to switch to electronic bills, statements, and payments, every year the collective impact would:

- Save 150,939,615 pounds of paper
- Save 1,811,275 trees
- Avoid creating 1,439,601,370 gallons of wastewater
- Avoid creating enough wastewater to fill 2,180 Olympic-size swimming pools
- Avoid filling 8,597,328 household garbage bags with waste
- Avoid filling 6,141 garbage trucks with waste
- Avoid using 102,945,600 gallons of gasoline to mail bills, statements and payments
- Avoid producing 3,920,802,916 pounds (1,960,402 tons) of greenhouse gas emissions





Saving this amount of greenhouse gas emissions is the equivalent of:

- The emissions avoided by not driving 3,861,769,517 miles
- Taking 325,722 cars off the road
- The emissions avoided by not consuming 200 million gallons of gasoline
- Planting 45.6 million tree seedlings and allowing them to grow for 10 years
- Preserving 12,405 acres of forestland

## And there are big benefits for you, too!

### Reduce clutter.

The average household receives approximately 19 bills and statements and makes approximately 7 payments in paper form monthly.

### Save time and money.

The average consumer saves 2.5 minutes per bill when paying electronically instead of with a check. The cost of postage and check stock can add up to more than \$100 per year; these costs can be saved by making payments electronically, instead of by paper check. Also, credit scores are significantly increased when a consumer receives payments by Direct Deposit and uses Direct Payment to pay recurring monthly bills and/or save and invest automatically.

### Improve security.

Consumers receiving electronic bills and statements and making payments electronically can maintain tighter control over accounts in real time. Almost 85 percent of identity theft cases are due to "offline" transactions such as lost checkbooks and stolen bills, statements, and check payments.

Information provided by [www.payitgreen.org](http://www.payitgreen.org)

