

GREEN INITIATIVES

Over the past few years, we have taken on some paperless technologies giving us the opportunity to help the environment, become more efficient and better serve our customers. These include:

Online Banking and Bill Payment – Right from their own home, our customers can conduct many transactions including opening accounts, transferring funds, viewing statements, and tracking deposits and checks. With bill payment, 70 – 80% of payments are being converted to electronic transactions instead of mailing checks. All this saves paper and gas with fewer trips to the post office and bank.

Debit Cards, ACH, and Direct Deposit – The volume of these transactions have grown tremendously reducing the amount of paper checks printed, processed, mailed back to customers and then destroyed. Also, they significantly reduce the number of trips to the bank to cash a check or make a deposit.

Image Statements – We no longer return checks to our customers. This, together with the fact that consumers are writing less checks, cuts down on the amount of paper needed to produce statements. We now electronically present checks for payment to other banks which greatly reduces the need to transport checks everyday around the country.

Business Customers - We have adopted electronic media reducing large amounts of paper being printed and mailed thereby reducing the storage and destruction of paper statements and checks. We also now offer remote deposit capture which allows our business customers to scan and deposit their checks right from their office again saving on gas expense to and from the bank.

Conserving Energy – You may have noticed that we recently updated our bank signage on the top of the building facing north. What you may not realize is that the update included LED lighting that is good for 100,000 hours. LED lights are more than twice as efficient as traditional lighting and are the new standard for greener lighting. They are also environmentally friendly when disposed of because they contain no toxic elements and last so long that disposal is not even an issue.

As we replace equipment, such as printers and workstations, we are buying **green** equipment that is Energy Star compliant – reducing the use of energy. New printers have more intelligent sleep and wake modes to conserve energy and workstations have been replaced with smaller more efficient models that use LCD technology to conserve energy and are more environmentally friendly when the need for disposal arises.

Also we are replacing antiquated building systems such as air conditioning and heating units with more **green** energy efficient units and conserving use by taking advantage of digital thermostats that turn units off when the building is not in use.

For the Future – We are looking into other technologies including **Mobile Banking** allowing customers to perform banking from any location, and **Electronic Statements** to allow customers to download statements to their home computer instead of receiving paper in the mail.

Bank of Utica—In a league all our own™



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